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COLLEGE AND UNIVERSITY EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

Educational Research Division
Benefit Plan Analysis and Study Group

TEACHERS INSURANCE AND ANNUITY ASSOCIATION
COLLEGE RETIREMENT EQUITIES FUND
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CONTENTS

Introduction 4
Summary of Findings 5
Distribution of Employer Retirement and Insurance Expenditures 6
Types of Retirement and Insurance Expenditures 8
Expenditures by Institutional Category 10
Expenditures by Region 15
Expenditures by Institutional Size 21
Pension, Life and Health Insurance Expenditures 27
Payroll Deductions 34
Comparison of 1977-1979-1981-1983 Employee Retirement and Insurance Expenditures 38
Payroll Data 44
Notes on the Survey 45
Copy of Survey Questionnaire 49
Table 1: Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year 6
Table 2: Five Levels of Employer Retirement and Insurance Expenditures 7
Table 3: Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Dollars per Employee per Year by Type of Benefit 9
Table 4: Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Institutional Category 11
Table 5: Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category 12
Table 6: Average Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Institutional Category 13
Table 7: Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Region 16
Table 8: Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Region 17
Table 9: Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region 18
Table 10: Average Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Region 19
Table 11: Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Size 22
Table 12: Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Size 23
Table 13: Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size 24
Table 14: Average Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Size 25
Table 15: Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size 28
Table 16: Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size 31

Table 17: Average Employee Payroll Deductions as Percent of Payroll and Dollars per Employee per Year by Type of Benefit 35
Table 18: Average Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category 35
Table 19: Average Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region 36
Table 20: Average Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size 36
Table 21: Average Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category 37
Table 22: Average Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region 37
Table 23: Average Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size 37
Table 24: Comparison of Average Retirement and Insurance Expenditures 1977-1983 for 263 Institutions by Type of Benefit and Institutional Category, Region and Size 38
Table 25: Payroll Data by Institutional Category, Region and Size 44
Table 26: Distribution of Responding Institutions by Type, Region and Size, and by Control 46
Chart 1: Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll for Public and Private Institutions 7
Chart 2: Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Institutional Category 14
Chart 3: Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Region 20
Chart 4: Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Size 26

INTRODUCTION

This is the fourth report in the biennial survey series instituted by TIAA-CREF in 1977 to provide standardized comparative information on expenditures by colleges and universities for employee retirement and insurance benefits. With this information, institutions may assess their retirement and insurance plan costs in relation to those of other institutions that are similar in type (based on type and complexity of program offering), geographic region or size. The data in this report, collected in 1984, reflect information supplied for either fiscal or calendar year 1983. Individual institutions can locate themselves on the 1983 scale of expenditures by following the procedures described in "Notes on the Survey."

The survey report offers two principal measurements of retirement and insurance expenditures for each included benefit category: (1) expenditures as a percentage of total gross payroll and (2) expenditures as dollars per employee per year. Gross payroll is used as the common base for determination of expenditure percentages because it is a readily available figure that is widely used in surveys of benefit costs and is easily definable among employers. The alternative of limiting the payroll data base to payroll of just those employees participating in the benefit plans would make general comparisons among institutions more difficult. And, not incidentally, it would be difficult or impossible for most institutions to supply payroll data separately for various subgroups of employees.

Because expenditures are reported as percentages of an institution's total gross payroll, the figures in the tables should not be interpreted as the average employer cost of a benefit plan on a per participant basis. Similarly, expenditures as dollars per employee per year are based on an institution's total number of employees, including the full-time equivalent of part-time employees. This fact must be kept in mind in comparing expenditure levels among institutions, some of which limit plan participation to a specific class (or classes) of employees.

No other survey in the field of higher education provides comparable benefits cost data. Our 1984 survey reports only employee retirement and insurance benefit costs, including legally-mandated expenditures (social security, etc.). In the 1981 survey the category covering payments for time not worked was eliminated in order to focus the survey on the basic pension and group insurance plans and because of the likelihood that data reported in that category were unreliable. Beginning with the 1984 survey, we are reporting only the cost of retirement and insurance benefits. For this reason the 1984 survey does not cover education expenditures for employees and dependents. This item, not directly related to retirement and insurance, varied widely among institutions in its reporting, often depending on how they treated tuition remission and waivers (which do not reflect actual cash expenditures). The report on retirement and insurance benefits costs is now comparable to surveys among business and industrial firms, such as the William M. Mercer, Incorporated's *Cost of Basic Employee Benefits*, that concentrate on the basic pension and group insurance plans.

This report would not be possible without the cooperation of the 639 institutions that provided the detailed figures requested. Their assistance was essential and is greatly appreciated. Thanks are also owed to many colleagues at TIAA-CREF who have given valuable support in the completion of this project, especially to Jon Resnick who edited the surveys and supplied the technical support for completion of the tables, Peggy Eberhart, who provided careful record keeping for the survey and typing of drafts, and Frank King, who offered valuable counsel and assistance in the preparation of the survey.

Tom Cook
Research Analyst and
Director of the Employee Retirement and Insurance Benefits Cost Survey
October, 1984

SUMMARY OF FINDINGS

1. For the 639 institutions participating in TIAA's survey of retirement and insurance benefit costs, the weighted average employer expenditure for retirement and insurance benefits was 18.6 percent of payroll or $3,789 per employee per year.[a] The median retirement and insurance expenditure among the responding institutions was 16.4 percent of payroll, that is, half of the institutions reported benefit expenditures exceeding 16.4 percent of payroll, or $2,992 per employee per year. The unweighted average retirement and insurance expenditure was 17.1 percent of payroll or $3,181 per employee per year. (In the following discussion, the weighted average is given unless otherwise specified.[b])

2. As a percent of payroll, total employer retirement and insurance expenditures reported by the 639 institutions ranged from less than 6 percent to over 32.0 percent. Just over 57 percent of the institutions fell within the narrower range of 14.0 to 19.9 percent of payroll. As dollars per employee per year, benefit expenditures ranged from under $750 to over $6,000, with 80 percent of the institutions reporting a dollar amount between $1,750 and $4,499 per employee.

3. By type of institution, public liberal arts colleges reported highest average expenditures for retirement and insurance benefits — 21.0 percent of payroll, followed by public universities — 19.2 percent. The remaining institutions by type reported average expenditures ranging between 15.7 and 17.4 percent.

4. By region, average retirement and insurance expenditures ranged between 16.4 percent of payroll in the South and 21.0 percent in the West. Median expenditures for all institutions within a region were: Northeast — 17.4 percent, North Central — 16.1 percent, South — 15.5 percent, and West — 17.1 percent.

5. By size of institution (based on student enrollment), small institutions reported average retirement and insurance expenditures of 16.8 percent of payroll, medium size institutions — 17.2 percent, and large institutions — 18.9 percent. Median expenditure as a percent of payroll was 15.1 percent for small, 16.4 percent for medium, and 17.4 percent for large institutions.

6. All but four of the 639 respondents reported employer expenditures for one or more types of pension plans. For all institutions with pension expenditures, payments to public retirement systems averaged 6.2 percent of payroll; payments to insured pension plans averaged 4.4 percent of payroll.

7. For life insurance plans, 93 percent of respondents reported an expenditure; 99 percent of respondents reported health insurance expenditures. Average payments were 0.4 percent of payroll for life insurance, 4.2 percent for health insurance and 4.8 percent for life and health insurance combined for institutions unable to report the figures separately.

8. Deductions from employees' pay for employee benefits averaged 9.9 percent of payroll, composed mainly of social security taxes (5.9 percent of payroll), required pension contributions (3.2 percent), and health care (1.1 percent).

9. A group totaling 263 institutions responded to the 1983 survey as well as to the previous surveys in 1981, 1979 and 1977. Comparing responses to the four surveys for this limited group, average employer expenditures for legally-mandated, retirement and insurance benefits were 20.0 percent of payroll in 1977, 18.3 percent in 1979, 17.1 percent in 1981 and 19.3 percent in 1983. As dollars per employee per year, average employer expenditures for the benefits were $2,566 in 1977, $2,622 in 1979, $2,939 in 1981 and $3,881 in 1983.

[a] Includes legally-mandated expenditures, pension plan, life and health insurance, travel accident and long-term disability income insurance expenditures; excludes payments for benefits outside the pension and insurance area such as payments for time not worked and cash payments for tuition grants.

[b] See "Notes on the Survey" for a description of methods used in calculating averages.

Beginning with this survey, TIAA is able to provide retirement and insurance benefits cost figures for selected groups of responding institutions. If there is a specific group with which you would like to compare your institution's retirement and insurance expenditures, please write to us with your request and a list of the institutions in the desired grouping. To maintain TIAA's guarantee of anonymity, you must include at least ten institutions in your request.

DISTRIBUTION OF EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES

TIAA's survey collected data on retirement and insurance expenditures for fiscal or calendar year 1983. For the 639 colleges and universities responding, the distribution of retirement and insurance expenditures for individual institutions ranged from less than 6 percent to over 32 percent, and from under $750 to over $6,000 per employee per year (Table 1). The largest number of public institutions reported total retirement and insurance expenditures in the 18.0 to 19.9 percent range; for private institutions the largest number of institutions were in the 14.0 to 15.9 percent range. The general range of institutions' total retirement and insurance expenditures differed for public and private institutions. For example, 60 percent of public institutions reported

TABLE 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL:	PUBLIC INSTITUTIONS NUMBER	PUBLIC INSTITUTIONS PERCENT	PRIVATE INSTITUTIONS NUMBER	PRIVATE INSTITUTIONS PERCENT	TOTAL INSTITUTIONS NUMBER	TOTAL INSTITUTIONS PERCENT
UNDER 6.0%	1	.6	1	.2	2	.3
6.0 TO 7.9	0	-	1	.2	1	.2
8.0 TO 9.9	1	.6	9	1.9	10	1.6
10.0 TO 11.9	4	2.5	40	8.3	44	6.9
12.0 TO 13.9	10	6.3	71	14.8	81	12.7
14.0 TO 15.9	23	14.4	129	26.9	152	23.8
16.0 TO 17.9	25	15.7	96	20.0	121	18.9
18.0 TO 19.9	34	21.3	60	12.5	94	14.7
20.0 TO 21.9	18	11.3	39	8.1	57	8.9
22.0 TO 23.9	15	9.4	21	4.4	36	5.6
24.0 TO 25.9	12	7.5	4	.8	16	2.5
26.0 TO 27.9	4	2.5	4	.8	8	1.3
28.0 TO 29.9	6	3.8	3	.6	9	1.4
30.0 TO 31.9	1	.6	2	.4	3	.5
32.0 AND OVER	5	3.1	0	-	5	.8
TOTAL	159	100.0	480	100.0	639	100.0

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS DOLLARS PER EMPLOYEE:	PUBLIC INSTITUTIONS NUMBER	PUBLIC INSTITUTIONS PERCENT	PRIVATE INSTITUTIONS NUMBER	PRIVATE INSTITUTIONS PERCENT	TOTAL INSTITUTIONS NUMBER	TOTAL INSTITUTIONS PERCENT
UNDER $750	-	-	1	.2	1	.2
750 TO 999	-	-	1	.2	1	.2
1000 TO 1249	-	-	8	1.7	8	1.3
1250 TO 1499	1	.6	14	2.9	15	2.3
1500 TO 1749	-	-	23	4.8	23	3.6
1750 TO 1999	4	2.5	44	9.2	48	7.5
2000 TO 2249	4	2.5	41	8.5	45	7.0
2250 TO 2499	9	5.7	51	10.6	60	9.4
2500 TO 2749	11	6.9	53	11.0	64	10.0
2750 TO 2999	10	6.3	47	9.8	57	8.9
3000 TO 3249	7	4.4	36	7.5	43	6.7
3250 TO 3499	17	10.7	28	5.8	45	7.0
3500 TO 3749	21	13.2	39	8.1	60	9.4
3750 TO 3999	7	4.4	31	6.5	38	5.9
4000 TO 4249	6	3.8	25	5.2	31	4.9
4250 TO 4499	11	6.9	13	2.7	24	3.8
4500 TO 4749	11	6.9	5	1.0	16	2.5
4750 TO 4999	15	9.4	4	.8	19	3.0
5000 TO 5249	4	2.5	4	.8	8	1.3
5250 TO 5499	3	1.9	5	1.0	8	1.3
5500 TO 5749	6	3.8	3	.6	9	1.4
5750 TO 5999	2	1.3	-	-	2	.3
6000 AND OVER	10	6.3	4	.8	14	2.2
TOTAL	159	100.0	480	100.0	639	100.0

retirement and insurance expenditures of 18 percent of payroll or more while only 28 percent of private institutions had totals of 18 percent or more. Chart 1 gives the distribution curves for public and private institutions' retirement and insurance expenditures.

As dollars per employee per year (full-time employees plus full-time equivalent of part-time employees), the largest number of public institutions, 13 percent, reported total benefit expenditures ranging between $3,500 and $3,749; this was followed by 11 percent of institutions in the $3,250 to $3,499 range. For private institutions, the largest number, 11 percent, reported expenditures in the $2,500 to $2,749 range, followed by nearly 11 percent in the $2,250 to $2,499 range and 10 percent in the $2,750 to $2,999 range. At the top of the range, ten public and four private institutions reported retirement and insurance expenditures at the level of $6,000 and over per employee per year.

Table 2 displays a breakdown of employer retirement and insurance expenditures at five successive levels. Ten percent of responding institutions spent more than 22.8 percent of payroll and more than $4,621 per employee per year for benefits; comparable figures from the 1981 cost survey were 20.7 percent of payroll and $3,724 per employee per year. In 1983, 50 percent of institutions spent more than 16.4 percent of payroll and more than $2,992 per employee per year (15.2 percent of payroll and $2,290 per employee per year in 1981); and 90 percent of institutions spent more than 12.1 percent of payroll and more than $1,856 per employee per year (11.2 percent of payroll and $1,361 per employee per year in 1981).

TABLE 2

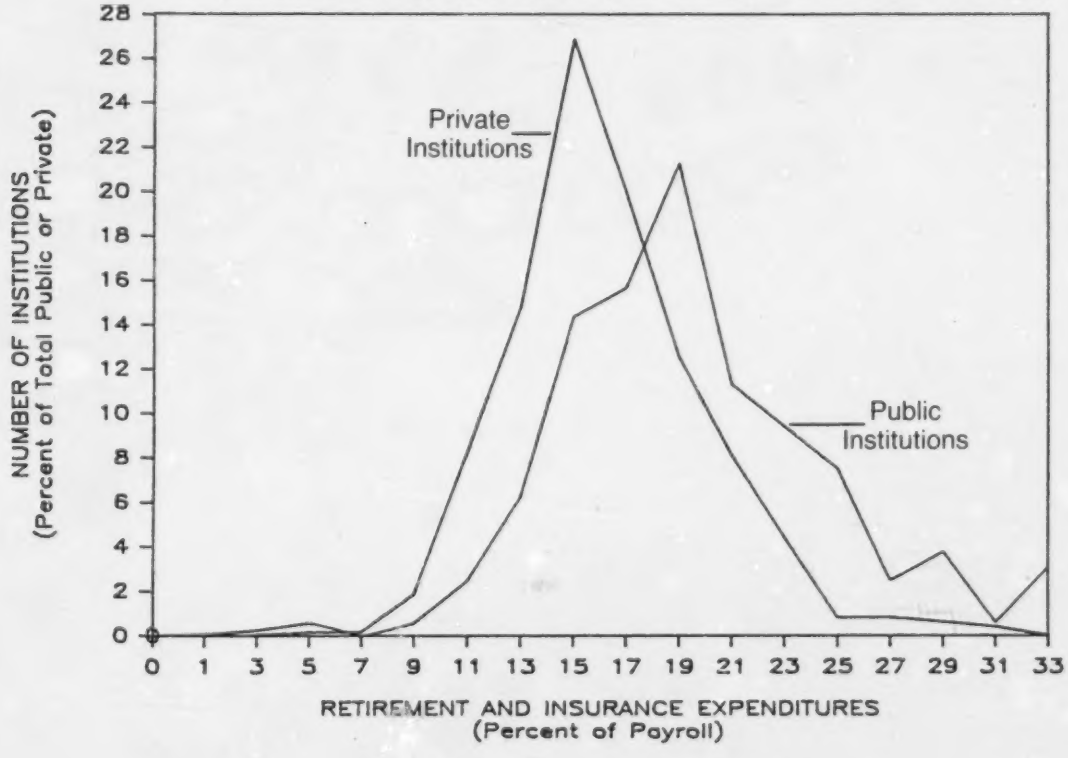
Five Levels of Employer Retirement and Insurance Expenditures

	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
10% OF INSTITUTIONS PAID MORE THAN	22.8	4621
25% PAID MORE THAN	19.3	3809
50% PAID MORE THAN	16.4	2992
75% PAID MORE THAN	14.3	2319
90% PAID MORE THAN	12.1	1856
UNWEIGHTED AVERAGE (a)	17.1	3181

(a) UNWEIGHTED AVERAGE: PERCENT OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

CHART 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll for Public and Private Institutions.



TYPES OF EXPENDITURES

Table 3 gives the number and percent of total institutions reporting each type of retirement and insurance benefit expenditure in our survey, as well as the average expenditure as percent of payroll and as dollars per employee per year for each benefit. Expenditures are shown under weighted and unweighted methods of calculating averages. The weighted average expenditure for all retirement and insurance benefits combined was 18.6 percent of payroll or $3,789 per employee per year. The unweighted average expenditure for retirement and insurance benefits was 17.1 percent of payroll or $3,181 per employee per year.

The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for those institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each insitution's response regardless of the size of its payroll or the number of its employees.

Throughout this report, except where specifically indicated, the average benefit expenditures given are those calculated by the weighted average method.

Legally-Mandated Expenditures. Employer expenditures for legally mandated programs averaged 6.3 percent of payroll or $1,286 per employee per year for fiscal or calendar 1983. The major item in this category is the employer's share of Social Security (FICA) taxes, which averaged 5.9 percent of payroll or $1,196 per employee in the 625 institutions reporting such payment. (For 1983, social security taxes were payable at the rate of 6.7 percent of covered wages up to the maximum wage of $35,700.) Unemployment compensation costs (federal and state taxes, direct reimbursement) averaged 0.3 percent of payroll, and Workers' Compensation programs averaged 0.5 percent.

Pension Plan Expenditures. Employer expenditures for pension plans—public retirement systems, insured and noninsured plans, and unfunded payments—averaged 7.5 percent of payroll or $1,537 per employee among the 635 institutions reporting payments to one or more types of plans.

Employer payments to public retirement systems averaged 6.2 percent of payroll, or $1,258 per employee. These payments include an employer's own contributions to a public retirement system and any state or local government contributions that are also made on behalf of the employer's staff for both current and prior service liabilities. Employer expenditures by both public and private institutions for insured pension plans, including TIAA-CREF plans, averaged 4.4 percent of payroll, or $889 per employee. Public retirement systems generally cover all employees, while private institutions often limit eligibility under the retirement plan. This means lower tabulated expenditures, as a percent of total payroll and as dollars per employee (both full-time employees and full-time equivalents), for institutions whose pension plan expenditures are made only on behalf of limited groups of employees, eligible for and participating in a pension plan.

Other Benefit Plan Expenditures. Employer expenditures for other benefit plans—life insurance, health insurance, travel accident insurance and long-term disability—averaged 4.7 percent of payroll or $969 per employee. Including institutions unable to separate their life and health insurance payments, 94 percent of respondents reported an expenditure for life insurance and 99 percent reported health insurance expenditures. For institutions reporting group life insurance and health insurance separately, payments averaged 0.4 percent of payroll or $76 per employee per year for life insurance, and 4.2 percent of payroll or $859 per employee for health insurance. Institutions combining life and health care reported expenditures averaging 4.7 percent of payroll or $894 per employee. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental and vision care, routine physical exams and payments to Health Maintenance Organizations.[a]

Long-term disability income insurance expenditures, reported by 492 institutions, average 0.3 percent of payroll or $63 per employee. The reported average cost of travel accident insurance, less than 0.1 percent of payroll, was low compared with the cost of the benefit per covered employee, since coverage usually applies to a relatively small proportion of total employees.

[a] Of the 633 institutions indicating payments for health care plans, 118 institutions noted that their health coverage may include a dental care plan, 38 institutions—vision care coverage, and 81 institutions—routine physical exams.

TABLE 3

Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (a) WEIGHTED	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (b) UNWEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (a) WEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (b) UNWEIGHTED
LEGALLY-MANDATED EXPENDITURES	638	99.8	6.3	7.0	1286	1268
SOCIAL SECURITY	625	97.8	5.9	6.1	1196	1116
UNEMPLOYMENT COMPENSATION	586	91.7	.3	.4	59	75
WORKERS' COMPENSATION	584	91.4	.5	.6	95	107
PENSION PLAN EXPENDITURES	635	99.4	7.5	5.6	1537	1070
PUBLIC RETIREMENT SYSTEMS	141	22.1	6.2	4.5	1258	924
INSURED PENSION PLANS	563	88.1	4.4	4.4	889	809
NONINSURED PENSION PLANS	83	13.0	1.7	.8	361	145
UNFUNDED PENSION PAYMENTS	85	13.3	.4	.3	91	67
OTHER BENEFIT PLAN EXPENDITURES	637	99.7	4.7	4.6	969	848
LIFE INSURANCE	512	80.1	.4	.4	76	73
HEALTH CARE	548	85.8	4.2	3.8	859	714
LIFE AND HEALTH CARE COMBINED (c)	85	13.3	4.7	2.8	894	488
TRAVEL ACCIDENT INSURANCE	182	28.5	*	*	3	3
LONG-TERM DISABILITY INCOME	492	77.0	.3	.4	63	70
ALL BENEFITS COMBINED	639	100.0	18.6	17.1	3789	3181

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
* LESS THAN 0.1 PERCENT.

RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL CATEGORY

Tables 4, 5, and 6 display employer retirement and insurance expenditures by institutional category—universities, liberal arts colleges, and other four-year institutions—and by control—public and private.[a]

Total employer retirement and insurance expenditures reported by universities covered a range of 10.0 to 29.9 percent of payroll, with 62 percent in the narrower range between 14.0 and 19.9 percent and a quarter of universities reporting 16.0 to 17.9 percent (Table 4). Although expenditures reported by liberal arts colleges covered the complete range from under 6.0 percent to 32.0 percent and over, nearly 70 percent of the colleges were in the 12.0 to 19.9 percent range. Expenditures reported by other four-year institutions covered a more limited range from 10.0 to 29.9 percent, with 85 percent of the respondents in this category between 12.0 and 21.9 percent of payroll.

Table 5 displays average employer retirement and insurance expenditures by type of benefit for the three institutional categories. Liberal arts colleges reported the highest average expenditures for all benefits combined (19.2 percent), followed by universities (18.4 percent) and other four-year institutions (16.7 percent). By control, public liberal arts colleges had the highest average expenditure for all benefits combined (21.0 percent). The largest variation in reported benefit expenditures was between public and private pension plan expenditures. In each institutional category, reported pension plan expenditures by publics were higher than by privates. This difference is partly attributable to the public plans' inclusion of nearly all employees while private plans may limit participation to specified classes of employees. None the less the benefit calculations must be based on total payroll and number of employees.

[a] See "Notes on the Survey" for a description of categories.

Tables 4 and 5 provide a comparison of the weighted and unweighted averages and the median expenditures for all retirement and insurance benefits combined. For all institutions combined and for all benefits the median expenditure is 16.4 percent of payroll, the unweighted average 17.1 percent and the weighted average 18.6 percent of payroll. The weighted average is higher than the unweighted average for each institutional category except other four-year institutions (mainly professional schools). All three methods of reporting expenditures show a generally similar pattern from highest to lowest reported amounts among institutional categories. The impact of the calculation method used can be seen in the wider range for weighted average total benefit expenditures (from 16.7 percent for other four-year institutions to 19.2 percent for liberal arts colleges) compared to unweighted averaged totals (17.7 percent for liberal arts, 17.5 percent for universities and 17.7 percent for other four-year institutions).

Table 6 gives a breakdown of employer retirement and insurance expenditures as dollars per employee per year for institutional categories. For all benefits combined, totals were $3,865 for universities, $3,753 for liberal arts colleges and $3,304 for other four-year institutions. Highest expenditure per employee was $4,338 at public liberal arts colleges. The distribution of dollar expenditures per employee per year varies somewhat from expenditures as a percentage of payroll. Such variations may reflect different relative payroll levels among the institutional categories as well as the fact that amounts reported for each benefit category are not expenditures per plan participant but for all institutional employees, including the full-time equivalent of part-time employees, many of whom may not be eligible for some of the programs. Chart 2 illustrates by institutional category the dollars per employee per year reported for legally-mandated expenditures, pension plan expenditures, and other benefit plan expenditures.

TABLE 4

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Institutional Category

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL										
UNDER 6.0%	.3	-	-	-	.4	.9	.2	-	-	-
	(2)	-	-	-	(2)	(1)	(1)	-	-	-
6.0 TO 7.9	.2	-	-	-	.2	-	.2	-	-	-
	(1)	-	-	-	(1)	-	(1)	-	-	-
8.0 TO 9.9	1.6	-	-	-	1.9	.9	2.2	-	-	-
	(10)	-	-	-	(10)	(1)	(9)	-	-	-
10.0 TO 11.9	6.9	5.1	2.2	8.8	7.3	1.9	8.7	5.1	16.7	3.0
	(44)	(4)	(1)	(3)	(38)	(2)	(36)	(2)	(1)	(1)
12.0 TO 13.9	12.7	10.1	4.4	17.7	12.9	7.4	14.3	15.4	-	18.1
	(81)	(8)	(2)	(6)	(67)	(8)	(59)	(6)	-	(6)
14.0 TO 15.9	23.8	19.0	15.6	23.5	25.1	13.9	28.1	15.4	16.7	15.2
	(152)	(15)	(7)	(8)	(131)	(15)	(116)	(6)	(1)	(5)
16.0 TO 17.9	18.9	26.6	24.4	29.4	18.0	12.0	19.6	15.4	16.7	15.2
	(121)	(21)	(11)	(10)	(94)	(13)	(81)	(6)	(1)	(5)
18.0 TO 19.9	14.7	16.5	22.2	8.8	13.4	20.4	11.6	28.2	33.3	27.3
	(94)	(13)	(10)	(3)	(70)	(22)	(48)	(11)	(2)	(9)
20.0 TO 21.9	8.9	12.7	15.6	8.8	8.6	10.2	7.8	10.3	-	12.1
	(57)	(10)	(7)	(3)	(43)	(11)	(32)	(4)	-	(4)
22.0 TO 23.9	5.6	5.1	6.7	2.9	6.0	11.1	4.6	2.6	-	3.0
	(36)	(4)	(3)	(1)	(31)	(12)	(19)	(1)	-	(1)
24.0 TO 25.9	2.5	2.5	4.4	-	2.7	9.3	1.0	-	-	-
	(16)	(2)	(2)	-	(14)	(10)	(4)	-	-	-
26.0 TO 27.9	1.3	-	-	-	1.4	2.8	1.0	2.6	16.7	-
	(8)	-	-	-	(7)	(3)	(4)	(1)	(1)	-
28.0 TO 29.9	1.4	2.5	4.4	-	1.0	3.7	.2	5.1	-	6.1
	(9)	(2)	(2)	-	(5)	(4)	(1)	(2)	-	(2)
30.0 TO 31.9	.5	-	-	-	.6	.9	.5	-	-	-
	(3)	-	-	-	(3)	(1)	(2)	-	-	-
32.0 AND OVER	.8	-	-	-	1.0	4.6	-	-	-	-
	(5)	-	-	-	(5)	(5)	-	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(639)	(79)	(45)	(34)	(521)	(108)	(413)	(39)	(6)	(33)
UNWEIGHTED AVERAGE (a)	17.1	17.5	18.6	16.0	17.0	20.1	16.2	17.7	18.3	17.6
MEDIAN	16.4	17.1	18.4	16.0	16.2	19.1	15.7	18.0	18.2	18.0

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 5

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS	INSTITUTIONAL CATEGORY: UNIVERSITIES TOTAL	UNIVERSITIES PUBLIC	UNIVERSITIES PRIVATE	LIBERAL ARTS COLLEGES TOTAL	LIBERAL ARTS COLLEGES PUBLIC	LIBERAL ARTS COLLEGES PRIVATE	OTHER 4-YEAR INSTITUTIONS TOTAL	OTHER 4-YEAR INSTITUTIONS PUBLIC	OTHER 4-YEAR INSTITUTIONS PRIVATE
LEGALLY-MANDATED EXPENDITURES	6.3	6.0	5.8	6.4	6.8	6.5	7.2	6.3	6.3	6.4
	(638)	(79)	(45)	(34)	(520)	(107)	(413)	(39)	(6)	(33)
SOCIAL SECURITY	5.9	5.8	5.7	5.8	6.1	6.0	6.2	5.8	5.9	5.7
	(625)	(73)	(39)	(34)	(513)	(102)	(411)	(39)	(6)	(33)
UNEMPLOYMENT COMPENSATION	.3	.2	.2	.3	.4	.4	.4	.2	.2	.3
	(586)	(76)	(44)	(32)	(478)	(98)	(380)	(32)	(6)	(26)
WORKERS' COMPENSATION	.5	.4	.4	.3	.5	.5	.6	.4	.5	.4
	(584)	(74)	(43)	(31)	(479)	(88)	(391)	(31)	(4)	(27)
PENSION PLAN EXPENDITURES	7.5	7.7	8.6	5.2	7.5	9.3	5.2	6.6	7.6	5.2
	(635)	(79)	(45)	(34)	(517)	(108)	(409)	(39)	(6)	(33)
PUBLIC RETIREMENT SYSTEMS	6.2	5.5	5.5	-	7.6	7.6	-	4.6	4.6	-
	(141)	(38)	(38)	-	(98)	(98)	-	(5)	(5)	-
INSURED PENSION PLANS	4.4	4.6	4.6	4.7	4.0	3.0	4.8	4.1	4.1	4.2
	(563)	(64)	(31)	(33)	(463)	(66)	(397)	(36)	(4)	(32)
NONINSURED PENSION PLANS	1.7	1.8	3.8	.8	1.6	.9	1.7	1.3	-	1.3
	(83)	(22)	(5)	(17)	(53)	(2)	(51)	(8)	-	(8)
UNFUNDED PENSION PAYMENTS	.4	.4	.5	.2	.6	.8	.6	1.3	-	1.3
	(85)	(18)	(6)	(12)	(59)	(10)	(49)	(8)	-	(8)
OTHER BENEFIT PLAN EXPENDITURES	4.7	4.7	4.9	4.4	4.9	5.3	4.5	3.8	3.5	4.2
	(637)	(79)	(45)	(34)	(519)	(107)	(412)	(39)	(6)	(33)
LIFE INSURANCE	.4	.4	.4	.3	.4	.3	.4	.4	.5	.3
	(512)	(69)	(37)	(32)	(413)	(79)	(334)	(30)	(5)	(25)
HEALTH CARE	4.2	4.1	4.3	3.7	4.4	4.9	3.7	3.2	2.9	3.5
	(548)	(73)	(41)	(32)	(444)	(85)	(359)	(31)	(5)	(26)
LIFE AND HEALTH CARE COMBINED (b)	4.8	5.6	5.5	6.2	4.6	4.9	4.0	3.7	3.6	4.3
	(85)	(6)	(4)	(2)	(72)	(22)	(50)	(7)	(1)	(6)
TRAVEL ACCIDENT INSURANCE	•	•	•	•	•	•	•	•	•	•
	(182)	(25)	(7)	(18)	(150)	(17)	(133)	(7)	(1)	(6)
LONG-TERM DISABILITY INCOME	.3	.3	.3	.3	.3	.2	.4	.3	.2	.3
	(492)	(65)	(31)	(34)	(396)	(47)	(349)	(31)	(2)	(29)
ALL BENEFITS COMBINED	18.6	18.4	19.2	16.0	19.2	21.0	16.8	16.7	17.4	15.7
	(639)	(79)	(45)	(34)	(521)	(108)	(413)	(39)	(6)	(33)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
• LESS THAN 0.1 PERCENT.

TABLE 6

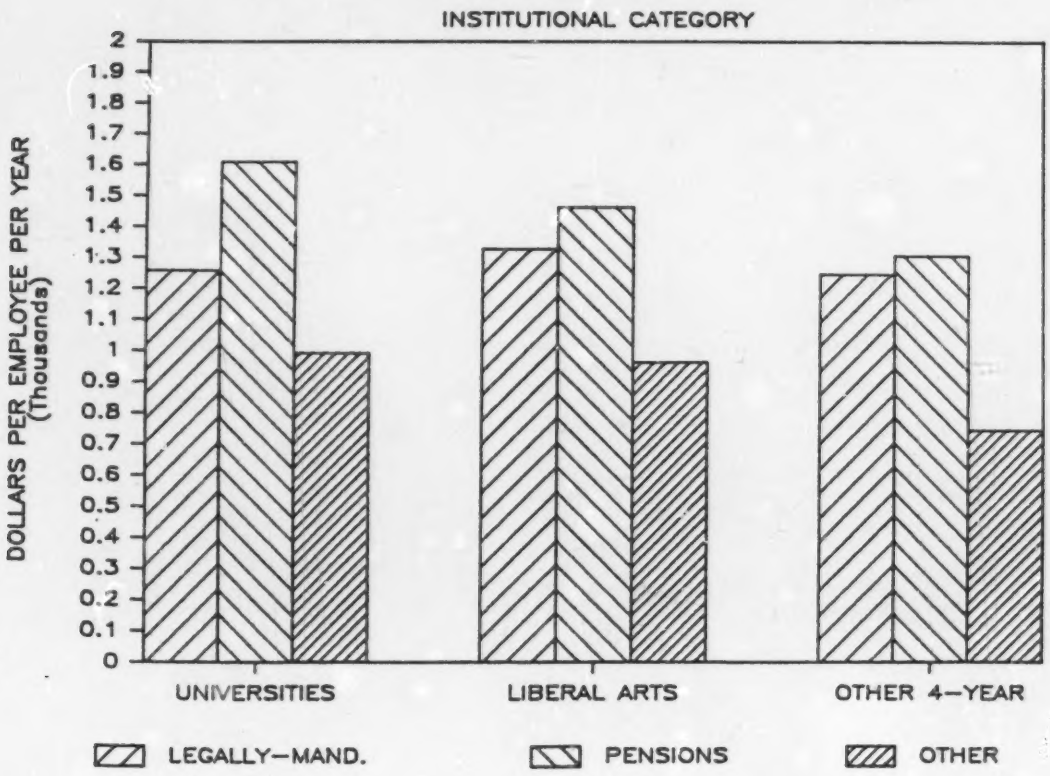
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Institutional Category

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
TYPE OF BENEFIT	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY-MANDATED EXPENDITURES	1286	1259	1205	1413	1330	1336	1323	1248	1132	1473
	(638)	(79)	(45)	(34)	(520)	(107)	(413)	(39)	(6)	(33)
SOCIAL SECURITY	1196	1209	1179	1288	1186	1225	1143	1149	1061	1319
	(625)	(73)	(39)	(34)	(513)	(102)	(411)	(39)	(6)	(33)
UNEMPLOYMENT COMPENSATION	59	48	45	57	77	77	77	45	32	70
	(586)	(76)	(44)	(32)	(478)	(98)	(380)	(32)	(6)	(26)
WORKERS' COMPENSATION	95	88	93	74	107	99	116	93	93	94
	(584)	(74)	(43)	(31)	(479)	(88)	(391)	(31)	(4)	(27)
PENSION PLAN EXPENDITURES	1537	1612	1773	1149	1465	1917	945	1308	1364	1200
	(635)	(79)	(45)	(34)	(517)	(108)	(409)	(39)	(6)	(33)
PUBLIC RETIREMENT SYSTEMS	1258	1114	1114	-	1575	1575	-	834	834	-
	(141)	(38)	(38)	-	(98)	(98)	-	(5)	(5)	-
INSURED PENSION PLANS	889	973	946	1035	769	605	890	831	745	969
	(563)	(64)	(31)	(33)	(463)	(66)	(397)	(36)	(4)	(32)
NONINSURED PENSION PLANS	361	378	816	166	305	170	328	352	-	352
	(83)	(22)	(5)	(17)	(53)	(2)	(51)	(8)	-	(8)
UNFUNDED PENSION PAYMENTS	91	77	112	34	127	152	116	261	-	261
	(85)	(18)	(6)	(12)	(59)	(10)	(49)	(8)	-	(8)
OTHER BENEFIT PLAN EXPENDITURES	969	994	1006	960	966	1095	818	748	631	974
	(637)	(79)	(45)	(34)	(519)	(107)	(412)	(39)	(6)	(33)
LIFE INSURANCE	76	76	76	77	73	67	80	89	93	83
	(512)	(69)	(37)	(32)	(413)	(79)	(334)	(30)	(5)	(25)
HEALTH CARE	859	868	885	822	867	1020	698	656	501	894
	(548)	(73)	(41)	(32)	(444)	(85)	(359)	(31)	(5)	(26)
LIFE AND HEALTH CARE COMBINED (b)	894	1156	1162	1079	817	916	638	680	662	735
	(85)	(6)	(4)	(2)	(72)	(22)	(50)	(7)	(1)	(6)
TRAVEL ACCIDENT INSURANCE	3	3	6	1	3	3	3	1	•	2
	(182)	(25)	(7)	(18)	(150)	(17)	(133)	(7)	(1)	(6)
LONG-TERM DISABILITY INCOME	63	64	68	57	62	52	70	56	32	69
	(492)	(65)	(31)	(34)	(396)	(47)	(349)	(31)	(2)	(29)
ALL BENEFITS COMBINED	3789	3865	3984	3522	3753	4338	3081	3304	3127	3647
	(639)	(79)	(45)	(34)	(521)	(108)	(413)	(39)	(6)	(33)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

CHART 2

Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Institutional Category.



RETIREMENT AND INSURANCE EXPENDITURES BY REGION

Tables 7, 8, and 9 present employer retirement and insurance expenditure data grouped by geographic region: Northeast, North Central, South and West.[a]

Table 7 gives the distribution of employer retirement and insurance expenditures as a percent of payroll for each region. Looking at the median figures, institutions in the Northeast had the highest median expenditure (17.4 percent) followed closely by institutions in the West (17.1 percent). The median expenditure for institutions in the North Central was 16.1 percent and for the South, 15.5 percent. In each region, public institutions had a higher median figure than did private, with public institutions in the Northeast the highest (25.1 percent of payroll) and private institutions in the South the lowest (14.5 percent).

Table 8 provides data on regional variations in employer retirement and insurance expenditures by institutional category. In general, highest expenditures were reported by public liberal arts colleges in the Northeast (26.3 percent) and the West (24.9 percent) followed by public universities in the Northeast (23.8 percent). Lowest expenditures, on a regional basis, were reported by private institutions in the South. The greatest variation in retirement and insurance expenditures among regions occurred in the category of other four-year institutions (ranging between 14.1 percent in the West and 18.6 percent in the Northeast). Universities had a smaller variation among regions (a low of 15.9 percent in the South and a high of 21.1 percent in the Northeast) as did liberal arts colleges (ranging from a low of 17.0 percent to a high of 22.0 percent).

Table 9 displays regional variations in average employer benefit expenditures as a percent of payroll by type of benefit. For all benefits combined, public institutions in the Northeast had the highest average expenditures (24.2 percent) followed by public institutions in the West (21.9 percent). Lowest average expenditures were reported by private institutions in the South (14.1 percent). In each region, public institutions reported higher average combined benefit expenditures than did private institutions.

Employer benefit expenditures as dollars per employee per year for each region (Table 10) generally follow the pattern exhibited in Table 9. The top two positions were reversed, however, with Northeast reporting the highest average dollar expenditure per employee for all benefits combined ($4,183) followed closely by the West ($4,110). Average dollar expenditures per employee were $3,864 for the North Central and $3,202 for the South. (The average dollar figure for all institutions is $3,789). Dollars per employee per year for insured pension plans varied from a low of $584 in the South to highs of $1,074 in the North Central and $1,025 in the Northeast. For public employee pension plans, the spread was from a low of $935 in the North Central to a high of $1,572 in the West. Chart 3 illustrates the number of dollars per employee per year by region for the three expenditure categories.

[a] See "Notes on the Survey" for a list of states included in each region.

TABLE 7

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL													
UNDER 6.0%	.3	-	-	-	-	-	-	.6	1.5	-	1.6	-	2.4
	(2)	-	-	-	-	-	-	(1)	(1)	-	(1)	-	(1)
6.0 TO 7.9	.2	.6	-	.7	-	-	-	-	-	-	-	-	-
	(1)	(1)	-	(1)	-	-	-	-	-	-	-	-	-
8.0 TO 9.9	1.6	.6	-	.7	1.8	2.2	1.7	2.3	-	3.6	1.6	-	2.4
	(10)	(1)	-	(1)	(4)	(1)	(3)	(4)	-	(4)	(1)	-	(1)
10.0 TO 11.9	6.9	3.4	-	4.0	5.0	2.2	5.7	10.7	4.6	14.3	12.5	-	19.5
	(44)	(6)	-	(6)	(11)	(1)	(10)	(19)	(3)	(16)	(8)	-	(8)
12.0 TO 13.9	12.7	4.0	-	4.6	17.7	10.9	19.4	18.5	7.6	25.0	3.1	-	4.9
	(81)	(7)	-	(7)	(39)	(5)	(34)	(33)	(5)	(28)	(2)	-	(2)
14.0 TO 15.9	23.8	26.7	8.3	29.6	22.2	19.6	22.9	21.9	13.6	26.8	26.6	13.0	34.2
	(152)	(47)	(2)	(45)	(49)	(9)	(40)	(39)	(9)	(30)	(17)	(3)	(14)
16.0 TO 17.9	18.9	22.7	16.7	23.7	19.5	15.2	20.6	15.7	15.2	16.1	15.6	17.4	14.6
	(121)	(40)	(4)	(36)	(43)	(7)	(36)	(28)	(10)	(18)	(10)	(4)	(6)
18.0 TO 19.9	14.7	15.3	-	17.8	14.5	23.9	12.0	15.7	30.3	7.1	10.9	13.0	9.8
	(94)	(27)	-	(27)	(32)	(11)	(21)	(28)	(20)	(8)	(7)	(3)	(4)
20.0 TO 21.9	8.9	9.7	4.2	10.5	8.6	6.5	9.1	6.2	10.6	3.6	15.6	30.4	7.3
	(57)	(17)	(1)	(16)	(19)	(3)	(16)	(11)	(7)	(4)	(10)	(7)	(3)
22.0 TO 23.9	5.6	6.8	12.5	5.9	5.4	8.7	4.6	5.1	9.1	2.7	4.7	8.7	2.4
	(36)	(12)	(3)	(9)	(12)	(4)	(8)	(9)	(6)	(3)	(3)	(2)	(1)
24.0 TO 25.9	2.5	3.4	16.7	1.3	2.3	6.5	1.1	1.7	4.6	-	3.1	8.7	-
	(16)	(6)	(4)	(2)	(5)	(3)	(2)	(3)	(3)	-	(2)	(2)	-
26.0 TO 27.9	1.3	1.7	8.3	.7	1.8	2.2	1.7	.6	1.5	-	-	-	-
	(8)	(3)	(2)	(1)	(4)	(1)	(3)	(1)	(1)	-	-	-	-
28.0 TO 29.9	1.4	1.7	8.3	.7	1.4	2.2	1.1	.6	1.5	-	3.1	8.7	-
	(9)	(3)	(2)	(1)	(3)	(1)	(2)	(1)	(1)	-	(2)	(2)	-
30.0 TO 31.9	.5	.6	4.2	-	-	-	-	.6	-	.9	1.6	-	2.4
	(3)	(1)	(1)	-	-	-	-	(1)	-	(1)	(1)	-	(1)
32.0 AND OVER	.8	2.8	2.8	-	-	-	-	-	-	-	-	-	-
	(5)	(5)	(5)	-	-	-	-	-	-	-	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(639)	(176)	(24)	(152)	(221)	(46)	(175)	(178)	(66)	(112)	(64)	(23)	(41)
UNWEIGHTED AVERAGE (a)	17.1	18.4	25.7	17.3	16.8	17.9	16.5	16.1	18.3	14.9	17.3	20.5	15.4
MEDIAN	16.4	17.4	25.1	17.1	16.1	17.6	16.1	15.5	18.5	14.5	17.1	20.0	15.8

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 8

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Region

		REGION			
	ALL INSTI-TUTIONS	NORTH EAST	NORTH CENTRAL	SOUTH	WEST
UNIVERSITIES	18.4	21.1	17.4	15.9	20.1
	(79)	(21)	(31)	(18)	(9)
PUBLIC	19.2	23.8	18.0	16.6	20.1
	(45)	(6)	(19)	(11)	(9)
PRIVATE	16.0	17.4	15.5	13.6	-
	(34)	(15)	(12)	(7)	-
LIBERAL ARTS COLLEGES	19.2	19.5	19.5	17.0	22.0
	(521)	(136)	(180)	(151)	(54)
PUBLIC	21.0	26.3	20.7	17.8	24.9
	(108)	(17)	(26)	(51)	(14)
PRIVATE	16.8	17.5	17.0	15.0	16.5
	(413)	(119)	(154)	(100)	(40)
OTHER 4-YEAR INSTITUTIONS	16.7	18.6	15.1	16.6	14.1
	(39)	(19)	(10)	(9)	(1)
PUBLIC	17.4	28.0	15.2	17.6	-
	(6)	(1)	(1)	(4)	-
PRIVATE	15.7	18.4	14.9	12.7	14.1
	(33)	(18)	(9)	(5)	(1)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 9

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS	REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY-MANDATED EXPENDITURES	6.3	6.8	7.0	6.7	6.2	5.9	6.8	5.8	5.6	6.6	6.6	6.3	7.9
	(638)	(176)	(24)	(152)	(220)	(45)	(175)	(178)	(66)	(112)	(64)	(23)	(41)
SOCIAL SECURITY	5.9	6.0	6.1	6.0	5.9	5.8	6.1	5.7	5.6	5.9	6.0	6.0	6.2
	(625)	(176)	(24)	(152)	(213)	(39)	(174)	(177)	(65)	(112)	(59)	(19)	(40)
UNEMPLOYMENT COMPENSATION	.3	.3	.2	.3	.3	.3	.3	.2	.2	.3	.5	.4	.7
	(586)	(164)	(23)	(141)	(203)	(43)	(160)	(158)	(59)	(99)	(61)	(23)	(38)
WORKERS' COMPENSATION	.5	.6	.6	.5	.3	.3	.4	.3	.3	.4	1.0	.9	1.2
	(584)	(167)	(23)	(144)	(205)	(41)	(164)	(150)	(49)	(101)	(62)	(22)	(40)
PENSION PLAN EXPENDITURES	7.5	8.3	11.0	6.2	6.8	7.7	4.7	7.0	8.0	4.0	9.5	10.6	4.3
	(635)	(175)	(24)	(151)	(220)	(46)	(174)	(178)	(66)	(112)	(62)	(23)	(39)
PUBLIC RETIREMENT SYSTEMS	6.2	7.5	7.5	-	4.3	4.3	-	6.6	6.6	-	8.0	8.0	-
	(141)	(21)	(21)	-	(37)	(37)	-	(60)	(60)	-	(23)	(23)	-
INSURED PENSION PLANS	4.4	5.0	4.5	5.4	5.0	5.4	4.4	3.0	2.6	3.9	3.3	3.1	4.2
	(563)	(171)	(21)	(150)	(200)	(32)	(168)	(144)	(37)	(107)	(48)	(11)	(37)
NONINSURED PENSION PLANS	1.7	1.1	.5	1.3	3.9	7.7	1.2	.4	.1	.4	4.7	4.8	2.6
	(83)	(38)	(3)	(35)	(23)	(1)	(22)	(19)	(2)	(17)	(3)	(1)	(2)
UNFUNDED PENSION PAYMENTS	.4	.3	.2	.4	.3	.3	.3	.8	1.3	.1	1.0	1.2	.5
	(85)	(30)	(1)	(29)	(22)	(4)	(18)	(21)	(5)	(16)	(12)	(6)	(6)
OTHER BENEFIT PLAN EXPENDITURES	4.7	5.3	6.3	4.6	5.1	5.3	4.7	3.6	3.6	3.5	4.9	5.1	4.4
	(637)	(175)	(23)	(152)	(221)	(46)	(175)	(178)	(66)	(112)	(63)	(23)	(40)
LIFE INSURANCE	.4	.4	.3	.4	.4	.4	.4	.4	.4	.4	.2	.2	.3
	(512)	(151)	(18)	(133)	(180)	(39)	(141)	(136)	(51)	(85)	(45)	(13)	(32)
HEALTH CARE	4.2	4.7	6.1	3.8	4.5	4.7	4.0	3.2	3.2	3.0	4.2	4.3	3.8
	(548)	(159)	(19)	(140)	(195)	(43)	(152)	(144)	(55)	(89)	(50)	(14)	(36)
LIFE AND HEALTH CARE COMBINED (b)	4.8	5.4	5.5	5.2	5.3	5.5	5.0	3.6	3.7	3.0	5.4	5.6	3.8
	(85)	(15)	(5)	(10)	(25)	(3)	(22)	(32)	(10)	(22)	(13)	(9)	(4)
TRAVEL ACCIDENT INSURANCE	*	*	*	*	*	*	*	*	*	*	*	*	*
	(182)	(59)	(4)	(55)	(71)	(11)	(60)	(38)	(6)	(32)	(14)	(4)	(10)
LONG-TERM DISABILITY INCOME	.3	.3	.2	.3	.3	.3	.3	.3	.3	.3	.4	.4	.4
	(492)	(154)	(10)	(144)	(183)	(28)	(155)	(109)	(25)	(84)	(46)	(17)	(29)
ALL BENEFITS COMBINED	18.6	20.4	24.2	17.5	18.1	18.9	16.1	16.4	17.1	14.1	21.0	21.9	16.5
	(639)	(176)	(24)	(152)	(221)	(46)	(175)	(178)	(66)	(112)	(64)	(23)	(41)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
* LESS THAN 0.1 PERCENT.

TABLE 10

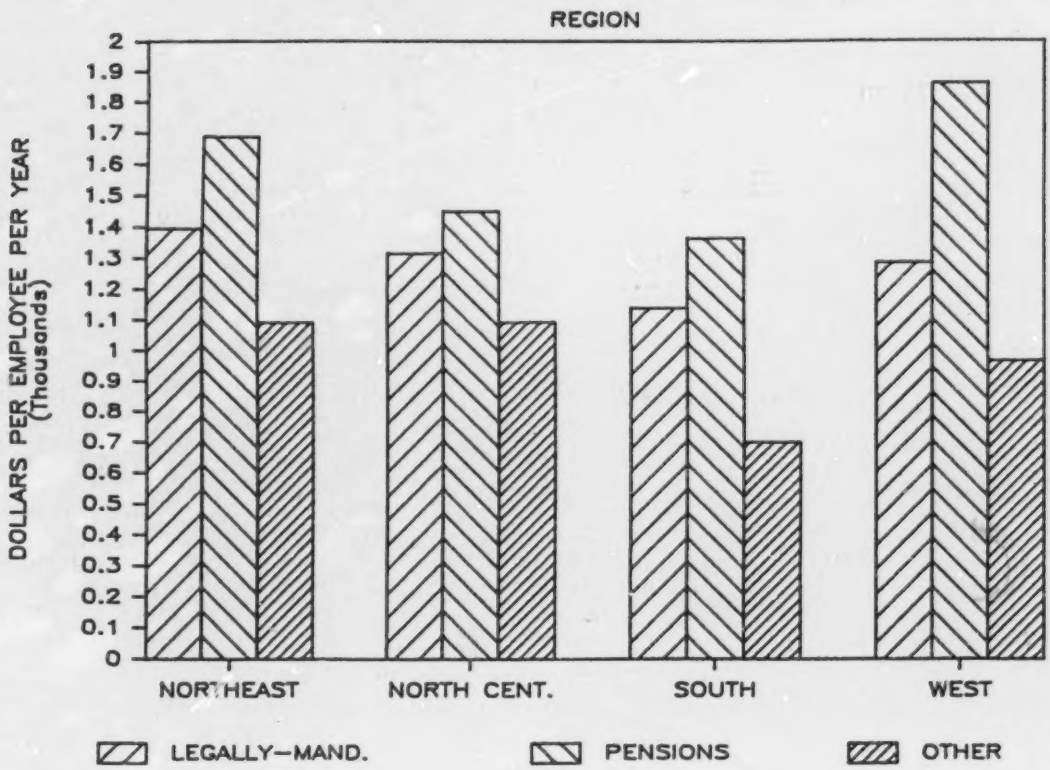
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
TYPE OF BENEFIT	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY-MANDATED EXPENDITURES	1286	1399	1381	1414	1320	1301	1362	1137	1098	1251	1287	1237	1520
	(638)	(176)	(24)	(152)	(220)	(45)	(175)	(178)	(66)	(112)	(64)	(23)	(41)
SOCIAL SECURITY	1196	1231	1204	1253	1254	1267	1227	1111	1107	1122	1140	1127	1190
	(625)	(176)	(24)	(152)	(213)	(39)	(174)	(177)	(65)	(112)	(59)	(19)	(40)
UNEMPLOYMENT COMPENSATION	59	59	49	66	62	62	63	42	35	62	94	86	134
	(586)	(164)	(23)	(141)	(203)	(43)	(160)	(158)	(59)	(99)	(61)	(23)	(38)
WORKERS' COMPENSATION	95	115	129	102	69	64	81	67	64	75	191	184	224
	(584)	(167)	(23)	(144)	(205)	(41)	(164)	(150)	(49)	(101)	(62)	(22)	(40)
PENSION PLAN EXPENDITURES	1537	1693	2190	1289	1455	1681	943	1364	1572	761	1864	2080	824
	(635)	(175)	(24)	(151)	(220)	(46)	(174)	(178)	(66)	(112)	(62)	(23)	(39)
PUBLIC RETIREMENT SYSTEMS	1258	1458	1458	-	935	935	-	1302	1302	-	1572	1572	-
	(141)	(21)	(21)	-	(37)	(37)	-	(60)	(60)	-	(23)	(23)	-
INSURED PENSION PLANS	889	1025	898	1126	1074	1188	888	584	508	740	642	591	815
	(563)	(171)	(21)	(150)	(200)	(32)	(168)	(144)	(37)	(107)	(48)	(11)	(37)
NONINSURED PENSION PLANS	361	237	116	266	795	1472	257	78	21	89	1154	1214	457
	(83)	(38)	(3)	(35)	(23)	(1)	(22)	(19)	(2)	(17)	(3)	(1)	(2)
UNFUNDED PENSION PAYMENTS	91	73	50	77	61	60	64	135	209	30	220	257	101
	(85)	(30)	(1)	(29)	(22)	(4)	(18)	(21)	(5)	(16)	(12)	(6)	(6)
OTHER BENEFIT PLAN EXPENDITURES	969	1095	1257	965	1093	1161	937	701	714	663	969	994	851
	(637)	(175)	(23)	(152)	(221)	(46)	(175)	(178)	(66)	(112)	(63)	(23)	(40)
LIFE INSURANCE	76	86	80	88	80	82	75	72	73	71	47	45	58
	(512)	(151)	(18)	(133)	(180)	(39)	(141)	(136)	(51)	(85)	(45)	(13)	(32)
HEALTH CARE	859	968	1205	804	965	1025	821	625	641	581	819	836	745
	(548)	(159)	(19)	(140)	(195)	(43)	(152)	(144)	(55)	(89)	(50)	(14)	(36)
LIFE AND HEALTH CARE COMBINED (b)	894	1097	1122	1010	852	1020	728	643	692	476	1086	1137	578
	(85)	(15)	(5)	(10)	(25)	(3)	(22)	(32)	(10)	(22)	(13)	(9)	(4)
TRAVEL ACCIDENT INSURANCE	3	5	11	2	2	2	1	3	2	3	2	1	4
	(182)	(59)	(4)	(55)	(71)	(11)	(60)	(38)	(6)	(32)	(14)	(4)	(10)
LONG-TERM DISABILITY INCOME	62	58	35	72	70	76	58	50	48	52	73	72	78
	(492)	(154)	(10)	(144)	(183)	(28)	(155)	(109)	(25)	(84)	(46)	(17)	(29)
ALL BENEFITS COMBINED	3789	4183	4818	3667	3864	4140	3241	3202	3384	2675	4110	4311	3164
	(639)	(176)	(24)	(152)	(221)	(46)	(175)	(178)	(66)	(112)	(64)	(23)	(41)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

CHART 3

Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Region.



RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL SIZE

Tables 11 through 14 provide a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on student enrollment in the fall of 1982 as reported by the National Center for Education Statistics. Three degrees of size are compared: small—500 up to 999 students, medium—1,000 to 5,000 students, and large—over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

Table 11 presents the distribution by size of institution of total employer retirement and insurance benefit expenditures as a percent of payroll. The median expenditures were 15.1 percent for small institutions, 16.4 percent for medium size and 17.4 percent for large institutions. (The median expenditure for all institutions was 16.4 percent.) Twenty-one percent of responding institutions reported retirement and insurance expenditures of 20.0 percent or more of payroll: half were medium size and 39 percent were large institutions.

By institutional category and size of enrollment (Table 12) average retirement and insurance expenditures varied for liberal arts colleges from 15.7 percent of payroll at small and 17.5 percent at medium to 20.4 percent at large institutions. Large universities reported an average of 18.3 percent of payroll; small and medium size categories had an insufficient number of responses. Average expenditures among other four-year institutions were the following: 15.5 percent at small, 16.1 percent at medium and 18.1 percent at large other four-year institutions.

By type of benefit and size of institution (Table 13), small public institutions reported the highest average expenditures as percent of payroll for all benefits combined (22.8 percent for the three institutions in the category) followed by large public institutions (20.0 percent) and medium size public institutions (18.2 percent). Average expenditures by size for private institutions were 17.0 percent for medium, 16.7 percent for small and 15.8 percent for large institutions.

Table 14 shows variations in reported average employer benefit expenditures as dollars per employee per year by size of institution. As in the preceding table, small public institutions reported the highest average dollar expenditure per employee, $4,959, followed by large public institutions, $4,093. Dollars per employee per year for all large institutions averaged $3,971, for all medium size institutions, $3,128 and for all small institutions, $3,222. Chart 4 illustrates the reported expenditures by size of institution for the three types of expenditures.

TABLE 11

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL										
UNDER 6.0%	.3	-	-	-	.3	-	.3	.6	.9	-
	(2)	-	-	-	(1)	-	(1)	(1)	(1)	-
6.0 TO 7.9	.2	-	-	-	.3	-	.3	-	-	-
	(1)	-	-	-	(1)	-	(1)	-	-	-
8.0 TO 9.9	1.6	1.6	-	1.6	2.4	2.2	2.4	-	-	-
	(10)	(2)	-	(2)	(8)	(1)	(7)	-	-	-
10.0 TO 11.9	6.9	14.7	-	15.1	6.2	6.5	6.1	2.4	.9	5.1
	(44)	(19)	-	(19)	(21)	(3)	(18)	(4)	(1)	(3)
12.0 TO 13.9	12.7	16.3	-	16.7	13.5	13.0	13.6	8.3	3.6	17.0
	(81)	(21)	-	(21)	(46)	(6)	(40)	(14)	(4)	(10)
14.0 TO 15.9	23.8	28.7	33.3	28.6	23.2	8.7	25.4	21.3	16.4	30.5
	(152)	(37)	(1)	(36)	(79)	(4)	(75)	(36)	(18)	(18)
16.0 TO 17.9	18.9	15.5	-	15.9	18.5	6.5	20.3	22.5	20.0	27.1
	(121)	(20)	-	(20)	(63)	(3)	(60)	(38)	(22)	(16)
18.0 TO 19.9	14.7	10.9	-	11.1	16.4	34.8	13.6	14.2	16.4	10.2
	(94)	(14)	-	(14)	(56)	(16)	(40)	(24)	(18)	(6)
20.0 TO 21.9	8.9	4.7	-	4.8	9.4	8.7	9.5	11.2	12.7	8.5
	(57)	(6)	-	(6)	(32)	(4)	(28)	(19)	(14)	(5)
22.0 TO 23.9	5.6	3.9	-	4.0	5.0	4.4	5.1	8.3	11.8	1.7
	(36)	(5)	-	(5)	(17)	(2)	(15)	(14)	(13)	(1)
24.0 TO 25.9	2.5	1.6	33.3	.8	1.8	6.5	1.0	4.7	7.3	-
	(16)	(2)	(1)	(1)	(6)	(3)	(3)	(8)	(8)	-
26.0 TO 27.9	1.3	.8	33.3	-	1.8	4.4	1.4	.6	.9	-
	(8)	(1)	(1)	-	(6)	(2)	(4)	(1)	(1)	-
28.0 TO 29.9	1.4	.8	-	.8	.6	-	.7	3.6	5.5	-
	(9)	(1)	-	(1)	(2)	-	(2)	(6)	(6)	-
30.0 TO 31.9	.5	.8	-	.8	.3	-	.3	.6	.9	-
	(3)	(1)	-	(1)	(1)	-	(1)	(1)	(1)	-
32.0 AND OVER	.8	-	-	-	.6	4.4	-	1.8	2.7	-
	(5)	-	-	-	(2)	(2)	-	(3)	(3)	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(639)	(129)	(3)	(126)	(341)	(46)	(295)	(169)	(110)	(59)
UNWEIGHTED AVERAGE (a)	17.1	15.8	22.7	15.6	16.9	18.8	16.6	18.5	19.9	16.1
MEDIAN	16.4	15.1	25.3	15.0	16.4	18.9	16.2	17.4	19.0	15.8

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 12

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Size

		SIZE		
	ALL INSTI-TUTIONS	SMALL	MEDIUM	LARGE
UNIVERSITIES	18.4 (79)	20.3 (1)	14.9 (2)	18.3 (76)
PUBLIC	19.2 (45)	- -	- -	19.2 (45)
PRIVATE	16.0 (34)	20.3 (1)	14.9 (2)	15.7 (31)
LIBERAL ARTS COLLEGES	19.2 (521)	15.7 (111)	17.5 (322)	20.4 (88)
PUBLIC	21.0 (108)	19.8 (2)	20.0 (43)	21.1 (63)
PRIVATE	16.8 (413)	15.7 (109)	17.0 (279)	16.6 (25)
OTHER 4-YEAR INSTITUTIONS	16.7 (39)	15.5 (17)	16.1 (17)	18.1 (5)
PUBLIC	17.4 (6)	28.0 (1)	15.2 (1)	17.6 (4)
PRIVATE	15.7 (33)	18.4 (18)	14.9 (9)	12.7 (5)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 13

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
LEGALLY-MANDATED EXPENDITURES	6.3	6.7	7.2	6.7	7.1	6.7	7.2	6.1	6.0	6.5
	(638)	(129)	(3)	(126)	(340)	(45)	(295)	(169)	(110)	(59)
SOCIAL SECURITY	5.9	5.9	6.2	5.9	6.2	6.1	6.3	5.8	5.8	5.9
	(625)	(128)	(3)	(125)	(338)	(44)	(294)	(159)	(100)	(59)
UNEMPLOYMENT COMPENSATION	.3	.5	.2	.5	.4	.3	.4	.3	.3	.3
	(586)	(114)	(3)	(111)	(310)	(40)	(270)	(162)	(105)	(57)
WORKERS' COMPENSATION	.5	.4	.8	.4	.6	.6	.6	.4	.4	.4
	(584)	(120)	(3)	(117)	(312)	(35)	(277)	(152)	(97)	(55)
PENSION PLAN EXPENDITURES	7.5	5.4	10.5	5.4	5.8	7.4	5.4	8.0	8.8	5.0
	(635)	(126)	(3)	(123)	(340)	(46)	(294)	(169)	(110)	(59)
PUBLIC RETIREMENT SYSTEMS	6.2	7.4	7.4	-	6.9	6.9	-	6.2	6.2	-
	(141)	(3)	(3)	-	(39)	(39)	-	(99)	(99)	-
INSURED PENSION PLANS	4.4	4.3	4.8	4.3	4.8	2.9	5.0	4.3	4.2	4.6
	(563)	(121)	(2)	(119)	(308)	(23)	(285)	(134)	(76)	(58)
NONINSURED PENSION PLANS	1.7	1.5	-	1.5	1.8	1.2	1.8	1.7	3.5	.7
	(83)	(13)	-	(13)	(45)	(1)	(44)	(25)	(6)	(19)
UNFUNDED PENSION PAYMENTS	.4	.7	-	.7	.4	.1	.4	.4	.5	.2
	(85)	(15)	-	(15)	(42)	(1)	(41)	(28)	(15)	(13)
OTHER BENEFIT PLAN EXPENDITURES	4.7	4.7	5.1	4.7	4.4	4.3	4.4	4.8	5.0	4.3
	(637)	(129)	(3)	(126)	(340)	(46)	(294)	(168)	(109)	(59)
LIFE INSURANCE	.4	.5	.2	.5	.4	.3	.4	.3	.4	.3
	(512)	(93)	(3)	(90)	(285)	(37)	(248)	(134)	(81)	(53)
HEALTH CARE	4.2	4.0	4.8	4.0	3.7	3.7	3.7	4.3	4.4	3.7
	(548)	(106)	(3)	(103)	(298)	(38)	(260)	(144)	(90)	(54)
LIFE AND HEALTH CARE COMBINED (b)	4.8	4.1	-	4.1	4.6	4.8	4.2	4.9	4.9	4.9
	(85)	(21)	-	(21)	(39)	(8)	(31)	(25)	(19)	(6)
TRAVEL ACCIDENT INSURANCE	*	*	-	*	*	*	*	*	*	*
	(182)	(30)	-	(30)	(105)	(7)	(98)	(47)	(18)	(29)
LONG-TERM DISABILITY INCOME	.3	.4	.4	.4	.4	.4	.4	.3	.3	.3
	(492)	(92)	(1)	(91)	(277)	(15)	(262)	(123)	(64)	(59)
ALL BENEFITS COMBINED	18.6	16.8	22.8	16.7	17.2	18.2	17.0	18.9	20.0	15.8
	(639)	(129)	(3)	(126)	(341)	(46)	(295)	(169)	(110)	(59)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
* LESS THAN 0.1 PERCENT.

TABLE 14

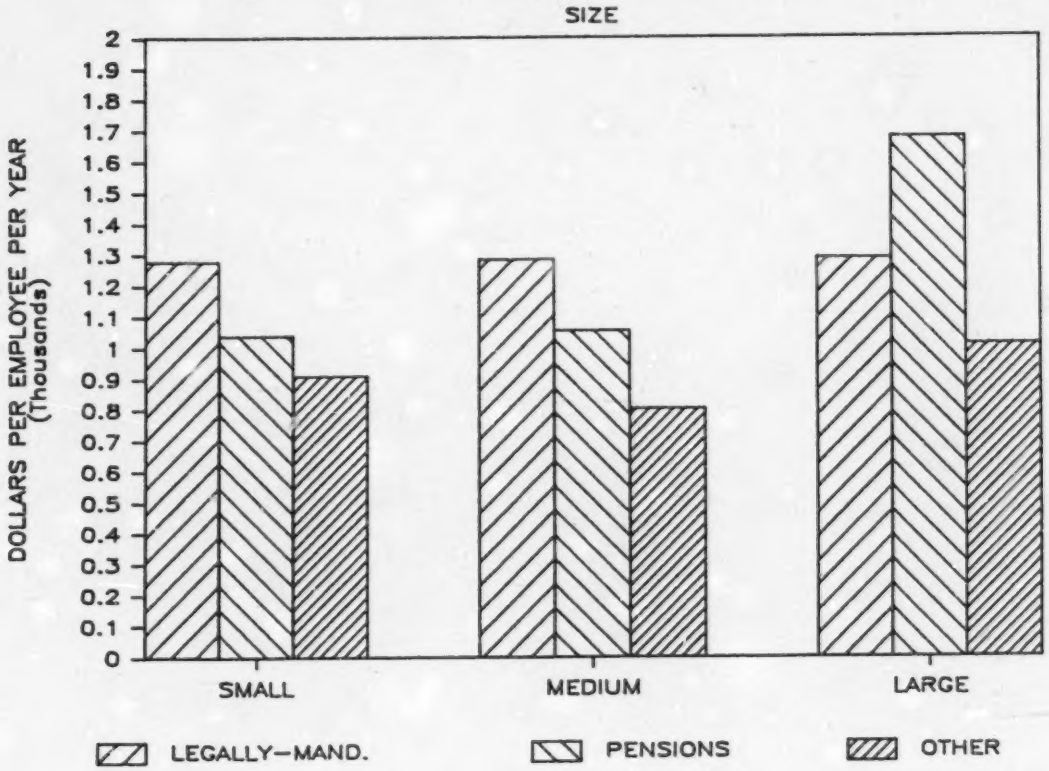
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY-MANDATED EXPENDITURES	1286	1281	1571	1278	1283	1186	1310	1286	1245	1448
	(638)	(129)	(3)	(126)	(340)	(45)	(295)	(169)	(110)	(59)
SOCIAL SECURITY	1196	1129	1357	1126	1127	1078	1140	1217	1193	1301
	(625)	(128)	(3)	(125)	(338)	(44)	(294)	(159)	(100)	(59)
UNEMPLOYMENT COMPENSATION	59	88	37	89	66	49	71	56	55	61
	(586)	(114)	(3)	(111)	(310)	(40)	(270)	(162)	(105)	(57)
WORKERS' COMPENSATION	95	73	177	72	113	114	112	93	94	91
	(584)	(120)	(3)	(117)	(312)	(35)	(277)	(152)	(97)	(55)
PENSION PLAN EXPENDITURES	1537	1041	2280	1028	1052	1313	979	1676	1823	1108
	(635)	(126)	(3)	(123)	(340)	(46)	(294)	(169)	(110)	(59)
PUBLIC RETIREMENT SYSTEMS	1258	1610	1610	-	1229	1229	-	1259	1259	-
	(141)	(3)	(3)	-	(39)	(39)	-	(99)	(99)	-
INSURED PENSION PLANS	889	834	1220	832	865	526	918	899	857	1023
	(563)	(121)	(2)	(119)	(308)	(23)	(285)	(134)	(76)	(58)
NONINSURED PENSION PLANS	361	321	-	321	347	186	349	371	745	147
	(83)	(13)	-	(13)	(45)	(1)	(44)	(25)	(6)	(19)
UNFUNDED PENSION PAYMENTS	91	137	-	137	75	27	75	88	117	42
	(85)	(15)	-	(15)	(42)	(1)	(41)	(28)	(15)	(13)
OTHER BENEFIT PLAN EXPENDITURES	969	909	1108	907	801	772	809	1010	1026	947
	(637)	(129)	(3)	(126)	(340)	(46)	(294)	(168)	(109)	(59)
LIFE INSURANCE	76	97	36	97	77	59	82	74	75	72
	(512)	(93)	(3)	(90)	(285)	(37)	(248)	(134)	(81)	(53)
HEALTH CARE	859	775	1046	772	685	663	691	902	926	816
	(548)	(106)	(3)	(103)	(298)	(38)	(260)	(144)	(90)	(54)
LIFE AND HEALTH CARE COMBINED (b)	894	703	-	703	721	870	669	946	959	789
	(85)	(21)	-	(21)	(39)	(8)	(31)	(25)	(19)	(6)
TRAVEL ACCIDENT INSURANCE	3	4	-	4	3	3	3	3	5	1
	(182)	(30)	-	(30)	(105)	(7)	(98)	(47)	(18)	(29)
LONG-TERM DISABILITY INCOME	63	79	101	79	69	69	69	60	62	57
	(492)	(92)	(1)	(91)	(277)	(15)	(262)	(123)	(64)	(59)
ALL BENEFITS COMBINED	3789	3222	4959	3204	3128	3249	3094	3971	4093	3502
	(639)	(129)	(3)	(126)	(341)	(46)	(295)	(169)	(110)	(59)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

CHART 4

Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Size.



PENSION, LIFE AND HEALTH EXPENDITURES

Pension Expenditures. Payments to pension plans, along with social security, are generally an employer's major expenditure for employees' retirement and insurance benefits. Table 15, A-C, presents data on employer pension expenditures for institutions having pension plans—insured, noninsured, and public. Data in the table include number reporting and average pension expenditures as a percent of payroll for a given category and a distribution of total employer pension expenditures as percent of payroll.

All but four of the 639 institutions participating in the survey reported payments to one or more pension plans. Pension payments ranged between 0.1 percent and over 10 percent of payroll. Of the 635 institutions, 9 percent reported pension expenditures of 10.0 percent of payroll and over; these were primarily public liberal arts colleges and public universities.

For all plans combined, public institutions reported higher average total expenditures for pensions than did private institutions. By institutional category, public liberal arts colleges reported the highest average pension expenditures (9.3 percent of payroll) followed by public universities (8.6 percent).[a] By region, public institutions in the Northeast reported the highest average pension expenditures (11.0 percent), followed by public institutions in the West (10.6 percent). By size, highest average pension expenditures were reported by small public institutions (10.5 percent for the three institutions in the category), followed by large public institutions (8.8 percent) and medium public institutions (7.4 percent).

For insured pension plans, private institutions generally reported higher average expenditures than did public institutions. In many public institutions an insured plan is an alternative or supplement to a public retirement system, so that total pension expenditures may be divided between the two plans.

Life and Health Expenditures. Health care costs generally constitute an institution's third largest retirement and insurance cost, following payments to pension plans and social security. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental care, vision care, routine physical exams, and payments to Health Maintenance Organizations. Combined expenditures for life and health care plans are given for those institutions unable to provide the figures separately. Table 16, A-C, shows employer expenditures for life and health insurance.

For life insurance, average expenditures were 0.4 percent and for health insurance, 4.2 percent of payroll. The average expenditure reported by institutions combining life and health insurance payments was 4.8 percent. Of the total 639 survey respondents, 93 percent reported life insurance expenditures and 99 percent reported health insurance expenditures.

Average expenditures reported for life insurance were highest for public other four-year institutions and small private institutions (0.5 percent); lowest expenditures were reported by public institutions in the West and small public institutions (.2 percent). For health insurance, average expenditures by institutional category varied from a low of 2.9 percent at public other four-year institutions to a high of 4.9 percent at public liberal arts colleges. By region, health insurance expenditures averaged between 3.0 percent at private institutions in the South and 6.1 percent at public institutions in the Northeast. By size of institution, the averages ranged from 3.7 percent at medium public and private and large private institutions to 4.8 percent at the three small public institutions reporting and 4.4 percent at large public institutions.

[a] Employer contributions to public retirement systems may vary considerably, owing in part to widely different current and prior service cost assumptions and the extent, if any, of amortization of unfunded liabilities.

TABLE 15A

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	6.2 (141)	5.5 (38)	5.5 (38)	- -	7.6 (98)	7.6 (98)	- -	4.6 (5)	4.6 (5)	- -
INSURED PENSION PLANS	4.4 (563)	4.6 (64)	4.6 (31)	4.7 (33)	4.0 (463)	3.0 (66)	4.8 (397)	4.1 (36)	4.1 (4)	4.2 (32)
NONINSURED PENSION PLANS	1.7 (83)	1.8 (22)	3.8 (5)	.8 (17)	1.6 (53)	.9 (2)	1.7 (51)	1.3 (8)	- -	1.3 (8)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.4 (85)	.4 (18)	.5 (6)	.2 (12)	.6 (59)	.8 (10)	.6 (49)	1.3 (8)	- -	1.3 (8)
ALL PLANS COMBINED	7.5 (635)	7.7 (79)	8.6 (45)	5.2 (34)	7.5 (517)	9.3 (108)	5.2 (409)	6.6 (39)	7.6 (6)	5.2 (33)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	5	1	-	1	4	-	4	-	-	-
.1 - 1.9%	40	3	-	3	34	2	32	3	-	3
2.0 - 3.9%	191	12	3	9	165	7	158	14	2	12
4.0 - 5.9%	162	23	10	13	130	18	112	9	-	9
6.0 - 7.9%	121	19	12	7	99	25	74	3	1	2
8.0 - 9.9%	64	11	9	2	49	20	29	4	1	3
10% AND OVER	57	11	11	-	40	36	4	6	2	4
UNWEIGHTED AVERAGE (b)	5.6	6.7	8.0	4.9	5.4	8.6	4.6	5.9	7.9	5.5

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 15B

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING													
PUBLIC RETIREMENT SYSTEMS	6.2 (141)	7.5 (21)	7.5 (21)	- -	4.3 (37)	4.3 (37)	- -	6.6 (60)	6.6 (60)	- -	8.0 (23)	8.0 (23)	- -
INSURED PENSION PLANS	4.4 (563)	5.0 (171)	4.5 (21)	5.4 (150)	5.((200	5.4 (32)	4.4 (168)	3.0 (144)	2.6 (37)	3.9 (107)	3.3 (48)	3.1 (11)	4.2 (37)
NONINSURED PENSION PLANS	1.7 (83)	1.1 (38)	.5 (3)	1.3 (35)	3.9 (23)	7.7 (1)	1.2 (22)	.4 (19)	.1 (2)	.4 (17)	4.7 (3)	4.8 (1)	2.6 (2)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.4 (85)	.3 (30)	.2 (1)	.4 (29)	.3 (22)	.3 (4)	.3 (18)	.8 (21)	1.3 (5)	.1 (16)	1.0 (12)	1.2 (6)	.5 (6)
ALL PLANS COMBINED	7.5 (635)	8.3 (175)	11.0 (24)	6.2 (151)	6.8 (220)	7.7 (46)	4.7 (174)	7.0 (178)	8.0 (66)	4.0 (112)	9.5 (62)	10.6 (23)	4.3 (39)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL													
0%	5	1	-	1	2	-	2	-	-	-	2	-	2
. - 1.9%	40	7	-	7	14	1	13	13	1	12	6	-	6
2.0 - 3.9%	191	38	1	37	77	6	71	55	5	50	21	-	21
4.0 - 5.9%	162	53	4	49	59	14	45	43	10	33	7	-	7
6.0 - 7.9%	121	40	1	39	35	6	29	31	19	12	15	12	3
8.0 - 9.9%	64	22	6	16	22	9	13	15	12	3	5	3	2
10% AND OVER	57	15	12	3	13	10	3	21	19	2	8	8	-
UNWEIGHTED AVERAGE (b)	5.6	6.2	11.2	5.4	5.2	7.2	4.7	5.6	7.9	4.2	5.6	9.2	3.6

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 15C

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	6.2 (141)	7.4 (3)	7.4 (3)	- -	6.9 (39)	6.9 (39)	- -	6.2 (99)	6.2 (99)	- -
INSURED PENSION PLANS	4.4 (563)	4.3 (121)	4.8 (2)	4.3 (119)	4.8 (308)	2.9 (23)	5.0 (285)	4.3 (134)	4.2 (76)	4.6 (58)
NONINSURED PENSION PLANS	1.7 (83)	1.5 (13)	- -	1.5 (13)	1.8 (45)	1.2 (1)	1.8 (44)	1.7 (25)	3.5 (6)	.7 (19)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.4 (85)	.7 (15)	- -	.7 (15)	.4 (42)	.1 (1)	.4 (41)	.4 (28)	.5 (15)	.2 (13)
ALL PLANS COMBINED	7.5 (635)	5.4 (126)	10.5 (3)	5.4 (123)	5.8 (340)	7.4 (46)	5.4 (294)	8.0 (169)	8.8 (110)	5.0 (59)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	5	3	-	3	1	-	1	1	-	1
.1 - 1.9%	40	12	-	12	23	2	21	5	-	5
2.0 - 3.9%	191	60	-	60	106	6	100	25	6	19
4.0 - 5.9%	162	29	1	28	89	7	82	44	20	24
6.0 - 7.9%	121	13	-	13	73	12	61	35	26	9
8.0 - 9.9%	64	7	-	7	32	7	25	25	23	2
10% AND OVER	57	5	2	3	17	12	5	35	35	-
UNWEIGHTED AVERAGE (b)	5.6	4.4	10.4	4.3	5.3	7.4	4.9	7.3	8.8	4.5

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16A

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
LIFE	.4	.4	.4	.3	.4	.3	.4	.4	.5	.3
	(512)	(69)	(37)	(32)	(413)	(79)	(334)	(30)	(5)	(25)
HEALTH	4.2	4.1	4.3	3.7	4.4	4.9	3.7	3.2	2.9	3.5
	(548)	(73)	(41)	(32)	(444)	(85)	(359)	(31)	(5)	(26)
LIFE AND HEALTH COMBINED (b)	4.8	5.6	5.5	6.2	4.6	4.9	4.0	3.7	3.6	4.3
	(85)	(6)	(4)	(2)	(72)	(22)	(50)	(7)	(1)	(6)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	2	-	-	-	2	1	1	-	-	-
.1 - 1.9%	57	6	3	3	48	6	42	3	1	2
2.0 - 3.9%	279	27	13	14	239	37	202	13	2	11
4.0 - 5.9%	185	31	19	12	140	35	105	14	3	11
6.0 - 7.9%	82	15	10	5	63	19	44	4	-	4
8.0 - 9.9%	29	-	-	-	24	10	14	5	-	5
10% AND OVER	5	-	-	-	5	-	5	-	-	-
UNWEIGHTED AVERAGE (c)	4.2	4.5	4.6	4.3	4.2	4.9	4.0	4.7	3.6	4.9

(a) WEIGHTED AVERAGE: TOTAL LIFE AND HEALTH EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16B

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING													
LIFE	.4	.4	.3	.4	.4	.4	.4	.4	.4	.4	.2	.2	.3
	(512)	(151)	(18)	(133)	(180)	(39)	(141)	(136)	(51)	(85)	(45)	(13)	(32)
HEALTH	4.2	4.7	6.1	3.8	4.5	4.7	4.0	3.2	3.2	3.0	4.2	4.3	3.8
	(548)	(159)	(19)	(140)	(195)	(43)	(152)	(144)	(55)	(89)	(50)	(14)	(36)
LIFE AND HEALTH COMBINED (b)	4.8	5.4	5.5	5.2	5.3	5.5	5.0	3.6	3.7	3.0	5.4	5.6	3.8
	(85)	(15)	(5)	(10)	(25)	(3)	(22)	(32)	(10)	(22)	(13)	(9)	(4)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL													
0%	2	1	1	-	-	-	-	-	-	-	1	-	1
.1 - 1.9%	57	5	-	5	14	1	13	28	8	20	10	1	9
2.0 - 3.9%	279	74	-	74	92	17	75	92	28	64	21	7	14
4.0 - 5.9%	185	57	8	49	63	16	47	42	22	20	23	11	12
6.0 - 7.9%	82	27	8	19	36	11	25	12	6	6	7	4	3
8.0 - 9.9%	29	11	7	4	12	1	11	4	2	2	2	-	2
10% AND OVER	5	1	-	1	4	-	4	-	-	-	-	-	-
UNWEIGHTED AVERAGE (c)	4.2	4.7	7.0	4.3	4.5	4.7	4.4	3.6	4.1	3.3	4.1	4.6	3.8

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16C

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING										
LIFE	.4	.5	.2	.5	.4	.3	.4	.3	.4	.3
	(512)	(93)	(3)	(90)	(285)	(37)	(248)	(134)	(81)	(53)
HEALTH	4.2	4.0	4.8	4.0	3.7	3.7	3.7	4.3	4.4	3.7
	(548)	(106)	(3)	(103)	(298)	(38)	(260)	(144)	(90)	(54)
LIFE AND HEALTH COMBINED (b)	4.8	4.1	-	4.1	4.6	4.8	4.2	4.9	4.9	4.9
	(85)	(21)	-	(21)	(39)	(8)	(31)	(25)	(19)	(6)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	2	-	-	-	1	-	1	1	1	-
.1 - 1.9%	57	21	-	21	28	4	24	8	6	2
2.0 - 3.9%	279	59	-	59	159	17	142	61	35	26
4.0 - 5.9%	185	31	3	28	92	15	77	62	39	23
6.0 - 7.9%	82	12	-	12	39	5	34	31	24	7
8.0 - 9.9%	29	4	-	4	19	5	14	6	5	1
10% AND OVER	5	2	-	2	3	-	3	-	-	-
UNWEIGHTED AVERAGE (b)	4.2	3.8	5.0	3.8	4.2	4.6	4.1	4.6	4.8	4.3

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

PAYROLL DEDUCTIONS

All institutions responding to the survey reported some type of deduction from employees' pay toward the cost of benefits (Tables 17-20). After social security (625 institutions), the largest number of institutions reported deductions for required pension contributions (577 institutions), followed by deductions for health care (537) and for life insurance (329). As percent of payroll, largest deductions were reported for social security (5.9 percent) and required pension contributions (3.2 percent). For all institutions and for all benefits combined, average deductions were 9.9 percent of payroll or $2,023 per employee per year. Table 17 summarizes employee payroll deductions for all institutions. Tables 18-20 give payroll deduction data by institutional type, region, and size.

By institutional category (Table 18), highest average employee payroll deductions were reported by public other four-year institutions (10.3 percent), followed by public liberal arts colleges (10.2 percent) and private universities (10.0 percent). Lowest average payroll deductions were reported by private other four-year institutions (8.4 percent) and public universities (9.8 percent). Average total deductions as dollars per employee per year were: $2,071, universities; $1,977, liberal arts colleges; and $1,885, other four-year institutions. The average deduction per employee for all institutions was $2,024.

By region (Table 19), payroll deductions ranged from a low of 9.1 percent (public institutions in the Northeast) to a high of 11.1 percent (public institutions in the South). In the South, public institutions reported higher average payroll deductions than did private; in the three other regions, private institutions reported higher average deductions. While public institutions in the Northeast and West reported lowest average employee payroll deductions, they had the highest average employer payments for retirement and insurance costs (see, for example, Table 9); variations in average employee payroll deductions among categories may be taken as an indication of the relative levels of cost sharing between employers and employees as well as an indication of the level of employee benefits.

By size, (Table 20) highest average employee payroll deductions were reported by medium public institutions — 11.9 percent and lowest deductions by small private — 9.2 percent of payroll. Second highest deductions were reported by small public — 11.1 percent, followed by large private institutions — 10.1 percent. As dollars per employee per year, average deductions ranged from a low of $1,756 at small private institutions to a high of $2,420 at small public institutions (a category of only three) and $2,237 at large private institutions.

Tables 21-23 summarize data on employee payroll deductions for pensions and life and health insurance. Considering all institutions, 90 percent of survey respondents reported employee deductions for pensions, averaging 3.2 percent of payroll for those institutions. For life or health insurance or both, 88 percent of respondents reported employee deductions averaging 1.3 percent of payroll. By type and control, public institutions reported higher employee deductions for pensions than did private institutions: 3.4 percent for public universities versus 2.8 percent for private; 3.5 percent for public liberal arts colleges versus 2.7 percent for private; and 4.2 percent for public other four-year institutions versus 2.1 percent for private. For life or health insurance or both, deductions ranged between 1.1 percent and 1.5 percent with the exception of private other four-year institutions (0.9 percent) and public other four-year institutions (1.9 percent).

By region and size, highest average employee deductions as a percent of payroll were reported for pensions by public institutions in the South (4.5 percent) and by public medium size institutions (4.5 percent). Lowest average employee deductions for pensions were 2.4 percent — private institutions in the West, and 2.5 percent — small private institutions. For life and for health insurance, employee deductions as a percent of payroll ranged between 1.1 percent and 1.8 percent for both the region and size categories, except for life and health at public institutions in the Northeast (0.6 percent).

TABLE 17

Average[a] Employee Payroll Deductions as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PER CENT OF PAYROLL	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR
SOCIAL SECURITY	625	97.8	5.9	1197
REQUIRED PENSION EXPENDITURES	577	90.3	3.2	659
LIFE INSURANCE	329	51.5	.3	62
HEALTH CARE	537	84.0	1.1	221
LONG-TERM DISABILITY INSURANCE	187	29.3	.2	36
UNEMPLOYMENT COMPENSATION (b)	12	1.9	.2	35
STATE SICKNESS BENEFITS (b)	22	3.4	.4	80
ALL BENEFITS COMBINED	639	100.0	9.9	2023

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 18

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS	INSTITUTIONAL CATEGORY: UNIVERSITIES TOTAL	UNIVERSITIES PUBLIC	UNIVERSITIES PRIVATE	LIBERAL ARTS COLLEGES TOTAL	LIBERAL ARTS COLLEGES PUBLIC	LIBERAL ARTS COLLEGES PRIVATE	OTHER 4-YEAR INSTITUTIONS TOTAL	OTHER 4-YEAR INSTITUTIONS PUBLIC	OTHER 4-YEAR INSTITUTIONS PRIVATE
SOCIAL SECURITY	5.9	5.8	5.7	5.8	6.1	6.0	6.2	5.8	5.9	5.7
	(625)	(73)	(39)	(34)	(513)	(102)	(411)	(39)	(6)	(33)
REQUIRED PENSION CONTRIBUTIONS	3.2	3.2	3.4	2.8	3.2	3.5	2.7	3.2	4.2	2.1
	(577)	(76)	(43)	(33)	(468)	(102)	(366)	(33)	(5)	(28)
LIFE INSURANCE	.3	.3	.3	.3	.3	.3	.3	.2	.2	.2
	(329)	(66)	(38)	(28)	(244)	(84)	(160)	(19)	(6)	(13)
HEALTH CARE	1.1	1.1	1.0	1.2	1.1	.9	1.4	1.4	1.7	.9
	(537)	(72)	(40)	(32)	(434)	(95)	(339)	(31)	(6)	(25)
LONG-TERM DISABILITY INSURANCE	.2	.2	.2	.2	.2	.1	.2	.2	.2	.2
	(187)	(31)	(19)	(12)	(143)	(42)	(101)	(13)	(4)	(9)
UNEMPLOYMENT COMPENSATION (b)	.2	-	-	-	.2	.2	.3	.1	-	.1
	(12)	-	-	-	(10)	(4)	(6)	(2)	-	(2)
STATE SICKNESS BENEFITS (b)	.4	-	-	-	.4	.2	.4	.2	-	.2
	(22)	-	-	-	(19)	(2)	(17)	(3)	-	(3)
ALL BENEFITS COMBINED	9.9	9.8	9.8	10.0	10.1	10.2	9.9	9.5	10.3	8.4
	(639)	(79)	(45)	(34)	(521)	(108)	(413)	(39)	(6)	(33)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	2024	2071	2021	2214	1977	2111	1822	1885	1857	1939
	(639)	(79)	(45)	(34)	(521)	(108)	(413)	(39)	(6)	(33)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 19

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS	REGION: NORTHEAST TOTAL	NORTHEAST PUBLIC	NORTHEAST PRIVATE	NORTH CENTRAL TOTAL	NORTH CENTRAL PUBLIC	NORTH CENTRAL PRIVATE	SOUTH TOTAL	SOUTH PUBLIC	SOUTH PRIVATE	WEST TOTAL	WEST PUBLIC	WEST PRIVATE
SOCIAL SECURITY	5.9	6.0	6.1	6.0	5.9	5.8	6.1	5.7	5.6	5.9	6.0	6.0	6.2
	(625)	(176)	(24)	(152)	(213)	(39)	(174)	(177)	(65)	(112)	(59)	(19)	(40)
REQUIRED PENSION CONTRIBUTIONS	3.2	2.6	2.5	2.6	3.0	3.0	3.0	4.0	4.5	2.6	3.6	3.9	2.4
	(577)	(154)	(23)	(131)	(200)	(42)	(158)	(165)	(64)	(101)	(58)	(21)	(37)
LIFE INSURANCE	.3	.2	.2	.3	.3	.3	.3	.4	.4	.3	.4	.4	.5
	(329)	(83)	(14)	(69)	(102)	(38)	(64)	(106)	(54)	(52)	(38)	(22)	(16)
HEALTH CARE	1.1	.7	.4	1.0	1.2	1.0	1.6	1.4	1.4	1.3	.9	.8	1.3
	(537)	(139)	(14)	(125)	(183)	(43)	(140)	(162)	(65)	(97)	(53)	(19)	(34)
LONG-TERM DISABILITY INSURANCE	.2	.2	.2	.2	.2	.2	.2	.2	.2	.3	.1	.1	.2
	(187)	(32)	(4)	(28)	(64)	(16)	(48)	(69)	(31)	(38)	(22)	(14)	(8)
UNEMPLOYMENT COMPENSATION (b)	.2	.2	.2	.1	.1	-	.1	.2	-	.2	-	-	-
	(12)	(8)	(4)	(4)	(2)	-	(2)	(2)	-	(2)	-	-	-
STATE SICKNESS BENEFITS (b)	.4	.3	.2	.3	-	-	-	-	-	-	.5	-	.5
	(22)	(15)	(2)	(13)	-	-	-	-	-	-	(7)	-	(7)
ALL BENEFITS COMBINED	9.9	9.3	9.1	9.4	10.1	9.6	10.6	10.8	11.1	9.9	9.4	9.3	10.0
	(639)	(176)	(24)	(152)	(221)	(46)	(175)	(178)	(66)	(112)	(64)	(23)	(41)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	2024	1893	1810	1961	2110	2100	2133	2109	2192	1869	1850	1833	1929
	(639)	(176)	(24)	(152)	(221)	(46)	(175)	(178)	(66)	(112)	(64)	(23)	(41)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 20

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
SOCIAL SECURITY	5.9	5.9	6.2	5.9	6.2	6.2	6.3	5.8	5.8	5.9
	(625)	(128)	(3)	(125)	(338)	(44)	(294)	(159)	(100)	(59)
REQUIRED PENSION CONTRIBUTIONS	3.2	2.5	3.0	2.5	3.1	4.5	2.7	3.3	3.4	2.8
	(577)	(113)	(3)	(110)	(303)	(44)	(259)	(161)	(103)	(58)
LIFE INSURANCE	.3	.1	.6	.1	.3	.3	.3	.3	.3	.3
	(329)	(45)	(3)	(42)	(157)	(37)	(120)	(127)	(88)	(39)
HEALTH CARE	1.1	1.3	1.3	1.3	1.4	1.5	1.4	1.0	1.0	1.2
	(537)	(103)	(3)	(100)	(284)	(42)	(242)	(150)	(96)	(54)
LONG-TERM DISABILITY INSURANCE	.2	.2	.1	.2	.2	.2	.2	.2	.2	.2
	(187)	(31)	(1)	(30)	(88)	(16)	(72)	(68)	(48)	(20)
UNEMPLOYMENT COMPENSATION (b)	.2	.7	-	.7	.1	-	.1	.2	.2	*
	(12)	(3)	-	(3)	(4)	-	(4)	(5)	(4)	(1)
STATE SICKNESS BENEFITS (b)	.4	.1	-	.1	.4	-	.4	.4	.2	.5
	(22)	(4)	-	(4)	(10)	-	(10)	(8)	(2)	(6)
ALL BENEFITS COMBINED	9.9	9.2	11.1	9.2	10.3	11.9	9.8	9.9	9.8	10.1
	(639)	(129)	(3)	(126)	(341)	(46)	(295)	(169)	(110)	(59)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	2024	1762	2420	1756	1862	2127	1788	2076	1857	2237
	(639)	(129)	(3)	(126)	(341)	(46)	(295)	(169)	(110)	(59)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.
* LESS THAN .1 PERCENT.

TABLE 21

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.2	3.2	3.4	2.8	3.2	3.5	2.7	3.2	4.2	2.1
	(577)	(76)	(43)	(33)	(468)	(102)	(366)	(33)	(5)	(28)
LIFE AND/OR HEALTH INSURANCE	1.3	1.3	1.3	1.4	1.3	1.1	1.5	1.5	1.9	.9
	(561)	(76)	(42)	(34)	(452)	(101)	(351)	(33)	(6)	(27)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.

TABLE 22

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.2	2.6	2.5	2.6	3.0	3.0	3.0	4.0	4.5	2.6	3.6	3.9	2.4
	(577)	(154)	(23)	(131)	(200)	(42)	(158)	(165)	(64)	(101)	(58)	(21)	(37)
LIFE AND/OR HEALTH INSURANCE	1.3	.9	.6	1.1	1.4	1.2	1.7	1.6	1.7	1.5	1.2	1.1	1.5
	(561)	(148)	(17)	(131)	(187)	(43)	(144)	(168)	(66)	(102)	(58)	(23)	(35)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.

TABLE 23

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.2	2.5	3.0	2.5	3.1	4.5	2.7	3.3	3.4	2.8
	(577)	(113)	(3)	(110)	(303)	(44)	(259)	(161)	(103)	(58)
LIFE AND/OR HEALTH INSURANCE	1.3	1.2	1.8	1.2	1.5	1.7	1.5	1.3	1.2	1.4
	(561)	(107)	(3)	(104)	(294)	(43)	(251)	(160)	(103)	(57)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.

COMPARISON OF 1977 - 1979 - 1981 - 1983 EMPLOYEE RETIREMENT AND INSURANCE EXPENDITURES

The series of tables 24A-24K shows the responses of 263 institutions that participated in the initial 1977 survey and the three subsequent surveys. The tables compare average employer retirement and insurance expenditures and employee payroll deductions for this identical group of institutions by type of benefit and institutional category, region and size. The percentage of payroll and dollar figures for each benefit type reflect the actual number of responses for each benefit; not all 263 institutions necessarily reported expenditures for each benefit type. Additionally, a given institution within the group may have dropped or added a particular benefit since the survey series began with fiscal or calendar year 1977. The following discussion refers to Table 24A, all institutions combined.

As a percent of payroll, employer retirement and insurance expenditures increased over the figure for 1981 after having declined in 1979 and 1981 from the initial reporting in 1977 (1977, 20.0 percent of payroll; 1979, 18.3 percent: 1981, 17.1 percent; 1983, 19.3 percent). As dollars per employee per year, the figure for all benefits combined showed a steady increase from $2,566 in 1977 to $2,622 in 1979, $2,939 in 1981 and $3,881 in 1983. Employee average payroll deductions for benefits decreased slightly as a percent of payroll from 1977, (8.8 percent) to 1979, (8.7 percent) and increased for 1981, (9.5 percent) and 1983 (9.7 percent). Dollar amounts, which rose successively from 1977 to 1983 were: $1,126; $1,251; $1,624 and $1,959. For each of the survey years, increases or decreases in the percent of payroll and dollars per employee per year for specific items may reflect a change in the number of institutions reporting a particular item, changes in plan design, increased premium costs, change in plan participation, or changes in wage levels or numbers of employees covered.

TABLE 24A

Comparison of Average[a] Retirement and Insurance Expenditures 1977-1983 for 263 Institutions by Type of Benefit and Institutional Category, Region and Size

TABLE 24A
COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

	ALL INSTITUTIONS							
	1977		1979		1981		1983	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.0	2566	18.3	2622	17.1	2939	19.3	3881
LEGALLY-MANDATED EXPENDITURES (B)	5.3	683	5.5	792	6.0	1034	6.4	1296
PENSION PLAN EXPENDITURES (C)	7.5	958	7.5	1078	7.3	1255	7.9	1588
LIFE, HEALTH, DISABILITY, ETC. (D)	3.2	412	3.4	492	3.7	631	5.0	997
EMPLOYEE SHARE (E)	8.8	1126	8.7	1251	9.5	1624	9.7	1959

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24B

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

UNIVERSITIES

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.8	2674	18.5	2743	17.0	2912	19.5	3887
LEGALLY-MANDATED EXPENDITURES (B)	5.2	675	5.4	798	5.8	994	6.3	1263
PENSION PLAN EXPENDITURES (C)	7.9	1017	7.8	1163	7.4	1276	8.1	1610
LIFE, HEALTH, DISABILITY, ETC. (D)	3.2	411	3.5	513	3.7	627	5.1	1014
EMPLOYEE SHARE (E)	8.4	1075	8.5	1264	9.2	1570	9.7	1934

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24C

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

LIBERAL ARTS COLLEGES

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.8	2484	18.6	2648	17.9	3054	19.1	3898
LEGALLY-MANDATED EXPENDITURES (B)	5.2	675	5.9	830	6.5	1104	6.7	1366
PENSION PLAN EXPENDITURES (C)	7.9	1017	7.3	1034	7.4	1268	7.5	1532
LIFE, HEALTH, DISABILITY, ETC. (D)	3.2	411	3.6	506	3.9	658	4.9	1000
EMPLOYEE SHARE (E)	8.4	1075	8.9	1267	10.0	1707	10.0	2045

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24D

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

OTHER 4-YEAR INSTITUTIONS

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	15.6	1892	13.2	1371	12.6	2325	18.8	3678
LEGALLY-MANDATED EXPENDITURES (B)	4.9	592	5.0	522	5.3	991	6.0	1168
PENSION PLAN EXPENDITURES (C)	5.3	642	5.5	570	4.7	868	9.0	1759
LIFE, HEALTH, DISABILITY, ETC. (D)	2.9	348	2.0	210	2.5	457	3.8	752
EMPLOYEE SHARE (E)	9.9	1202	10.1	1046	8.9	1649	8.1	1580

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24E

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

NORTHEAST

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	23.1	3107	21.5	3045	19.5	3106	21.4	4139
LEGALLY-MANDATED EXPENDITURES (B)	5.8	777	6.0	848	6.4	1017	6.8	1313
PENSION PLAN EXPENDITURES (C)	9.5	1280	9.5	1339	9.0	1432	9.1	1767
LIFE, HEALTH, DISABILITY, ETC. (D)	3.8	518	3.7	527	3.9	615	5.5	1058
EMPLOYEE SHARE (E)	7.1	956	7.7	1090	8.7	1380	8.7	1681

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24F

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

NORTH CENTRAL

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.9	2818	18.7	2864	17.4	3252	19.4	4158
LEGALLY-MANDATED EXPENDITURES (B)	5.1	718	5.3	816	5.9	1101	6.1	1315
PENSION PLAN EXPENDITURES (C)	7.2	1024	7.4	1125	7.3	1365	7.8	1668
LIFE, HEALTH, DISABILITY, ETC. (D)	3.4	487	3.9	603	4.2	784	5.5	1175
EMPLOYEE SHARE (E)	8.9	1257	8.4	1284	9.2	1716	9.6	2068

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24G

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

SOUTH

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	15.7	1638	13.7	1745	13.4	2244	16.1	2976
LEGALLY-MANDATED EXPENDITURES (B)	5.0	518	5.1	646	5.5	914	6.0	1112
PENSION PLAN EXPENDITURES (C)	5.4	561	5.8	739	5.7	949	7.0	1288
LIFE, HEALTH, DISABILITY, ETC. (D)	2.0	210	1.9	236	2.2	371	3.1	577
EMPLOYEE SHARE (E)	9.9	1037	10.0	1272	10.4	1744	10.7	1976

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24H

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

WEST

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	18.6	2101	15.7	2279	16.1	2571	19.1	3960
LEGALLY-MANDATED EXPENDITURES (B)	5.8	657	6.0	864	6.7	1074	7.9	1639
PENSION PLAN EXPENDITURES (C)	5.9	666	5.7	832	5.5	877	6.3	1310
LIFE, HEALTH, DISABILITY, ETC. (D)	2.4	271	3.5	506	3.7	593	4.9	1011
EMPLOYEE SHARE (E)	11.5	1296	11.0	1602	11.1	1761	11.7	2437

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24I

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

SMALL INSTITUTIONS

TYPE OF BENEFIT (b)	1977 PERCENT OF PAYROLL	1977 DOLLARS PER EMPLOYEE PER YEAR	1979 PERCENT OF PAYROLL	1979 DOLLARS PER EMPLOYEE PER YEAR	1981 PERCENT OF PAYROLL	1981 DOLLARS PER EMPLOYEE PER YEAR	1983 PERCENT OF PAYROLL	1983 DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.5	2008	21.0	1939	16.1	2062	18.7	3329
LEGALLY-MANDATED EXPENDITURES (B)	5.5	536	6.0	551	6.0	774	6.6	1179
PENSION PLAN EXPENDITURES (C)	5.4	529	6.2	572	6.3	807	6.6	1177
LIFE, HEALTH, DISABILITY, ETC. (D)	3.4	336	3.5	323	3.5	443	5.5	973
EMPLOYEE SHARE (E)	7.5	738	8.8	814	9.0	1152	9 5	1684

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1983 for 263 Institutions by Type of Benefit and Institutional Category, Region and Size

TABLE 24J

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

MEDIUM SIZED INSTITUTIONS

	1977		1979		1981		1983	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.5	2274	18.6	2432	16.7	2628	17.5	3339
LEGALLY-MANDATED EXPENDITURES (B)	6.1	707	6.5	846	6.9	1084	7.2	1370
PENSION PLAN EXPENDITURES (C)	5.5	645	5.6	731	5.7	895	5.9	1121
LIFE, HEALTH, DISABILITY, ETC. (D)	2.9	344	3.0	399	3.5	559	4.4	847
EMPLOYEE SHARE (E)	8.7	1020	9.0	1179	9.6	1516	10.1	1923

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24K

COMPARISON OF AVERAGE (a) RETIREMENT AND INSURANCE EXPENDITURES
1977 - 1983 FOR 263 INSTITUTIONS

LARGE INSTITUTIONS

	1977		1979		1981		1983	
TYPE OF BENEFIT (b)	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.0	2663	18.1	2714	17.2	3066	19.6	4016
LEGALLY-MANDATED EXPENDITURES (B)	5.2	690	5.4	803	5.9	1047	6.3	1291
PENSION PLAN EXPENDITURES (C)	7.9	1049	7.9	1183	7.6	1356	8.3	1699
LIFE, HEALTH, DISABILITY, ETC. (D)	3.2	431	3.5	522	3.7	659	5.0	1026
EMPLOYEE SHARE (E)	8.8	1176	8.7	1301	9.5	1682	9.7	1984

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

PAYROLL DATA

Total gross payroll in 1983 for all reporting institutions combined was $16.2 billion (Table 25). Average payroll amount per employee in 1983 was $20,404. Highest average payroll dollars per employee were reported by the following categories: private other four-year institutions and private universities; public institutions in the North Central and private institutions in the Northeast; and large public and small public institutions. Lowest average payroll dollars per employee per year were reported by public other four-year institutions, private institutions in the South and by medium public institutions.

TABLE 25

Payroll Data by Institutional Category, Region and Size

	TOTAL GROSS PAYROLL (000)	AVERAGE (a) PAYROLL DOLLARS PER EMPLOYEE PER YEAR
TOTAL INSTITUTIONS	16,225,508	20,404
INSTITUTIONAL CATEGORY		
UNIVERSITIES - TOTAL	9,291,145	21,047
PUBLIC	6,781,365	20,698
PRIVATE	2,509,780	22,050
LIBERAL ARTS COLLEGES - TOTAL	6,002,516	19,575
PUBLIC	3,386,567	20,663
PRIVATE	2,615,590	18,326
OTHER 4-YEAR INSTITUTIONS - TOTAL	931,846	19,767
PUBLIC	559,568	18,008
PRIVATE	327,728	23,168
REGION		
NORTHEAST - TOTAL	4,312,929	20,466
PUBLIC	1,876,743	19,874
PRIVATE	2,436,186	20,946
NORTH CENTRAL - TOTAL	5,792,109	21,333
PUBLIC	4,118,153	21,889
PRIVATE	1,673,957	20,078
SOUTH - TOTAL	4,394,673	19,540
PUBLIC	3,303,574	19,734
PRIVATE	1,091,099	18,975
WEST - TOTAL	1,725,796	19,595
PUBLIC	1,429,030	19,679
PRIVATE	296,767	19,203
SIZE		
SMALL - TOTAL	716,223	19,171
PUBLIC	8,317	21,744
PRIVATE	707,917	19,145
MEDIUM - TOTAL	2,523,241	18,134
PUBLIC	543,712	17,851
PRIVATE	1,979,529	18,214
LARGE - TOTAL	12,986,033	20,988
PUBLIC	10,175,471	20,692
PRIVATE	2,810,562	22,135

(a) WEIGHTED AVERAGE: TOTAL GROSS PAYROLLS OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.

NOTES ON THE SURVEY

Data contained in this report were obtained through a TIAA-CREF survey questionnaire covering employee retirement and insurance expenditures for fiscal or calendar year 1983. The survey universe includes all institutions in the United States meeting the following criteria, based on information supplied by the National Center for Education Statistics: provision of at least four years of higher education, degree granting, private-nonprofit or public, student enrollments of 500 or more. Institutions with two or more campuses or branches were treated as a system and asked to complete a single questionnaire for all institutional components (unless the institution specified a preference for individual responses).

Institutions were classified by type — university, liberal arts college and other four-year institution—based on classifications of the National Center for Education Statistics and incorporated in the NCES Higher Education Institutional Characteristics tape. *University* includes all those institutions classified as a university by the NCES; the designation is based, generally, on number and complexity of doctoral programs and on doctoral degrees granted. The remaining institutions were classified for this survey as *liberal arts colleges* if their program offering, as given on the Institutional Characteristics tape, includes a liberal arts program; these institutions may or may not offer one or more graduate degrees. If the institutions offered either professional or teacher preparatory programs of study or both, but no liberal arts program, they were classified as *other four-year institutions*.

To provide comparative data on a geographic basis, institutions were grouped by region: Northeast, North Central, South and West. The regions, based on U.S. Department of Labor classification, include the following states:

Northeast	*North Central*	*South*	*West*
Connecticut	Illinois	Alabama	Alaska
Maine	Indiana	Arkansas	Arizona
Massachusetts	Iowa	Delaware	California
New Hampshire	Kansas	District of Columbia	Colorado
New Jersey	Michigan	Florida	Hawaii
New York	Minnesota	Georgia	Idaho
Pennsylvania	Missouri	Kentucky	Montana
Rhode Island	Nebraska	Louisiana	Nevada
Vermont	North Dakota	Maryland	New Mexico
	Ohio	Mississippi	Oregon
	South Dakota	North Carolina	Utah
	Wisconsin	Oklahoma	Washington
		South Carolina	Wyoming
		Tennessee	
		Texas	
		Virginia	
		West Virginia	

The survey data also provide a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on total student enrollment in the fall of 1982, as reported by the National Center for Education Statistics. Three degrees of size are compared: small — under 1,000 students, medium — 1,000 to 5,000 students, and large—over 5,000 students. (Institutions with enrollments under 500 are not included in the survey).

In February, 1984, 1,189 questionnaires were mailed to individual campuses and systems. As of the May 31 cutoff date, 639 questionnaires had been returned, a 54 percent response rate. Table 26 shows by control the survey response according to type, region, and size. The rate of response was highest for public universities, private institutions in the North Central, and small public and medium private institutions.

The calculation of average expenditures for each benefit category reflects only the actual responses for that category. In the tables, the printed base counts shown in parentheses for each entry indicate the number of institutions that responded for a particular item. Totals for each benefit section (e.g., Legally Mandated Expenditures, Pension Plan Expenditures) include all institutions that responded to one or more items within that section.

The report provides average expenditures as percent of total gross payroll and as dollars per employee per year calculated under two methods. The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for all such institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees. The total number of employees in the calculation is determined as an average for the fiscal or calendar year in question. The figure is calculated by adding the reported full-time employees and the full-time equivalent of part-time employees at the beginning of the year to the comparable figure reported for the end of the year and dividing by two.

The 1983 survey reports only costs for employee retire-

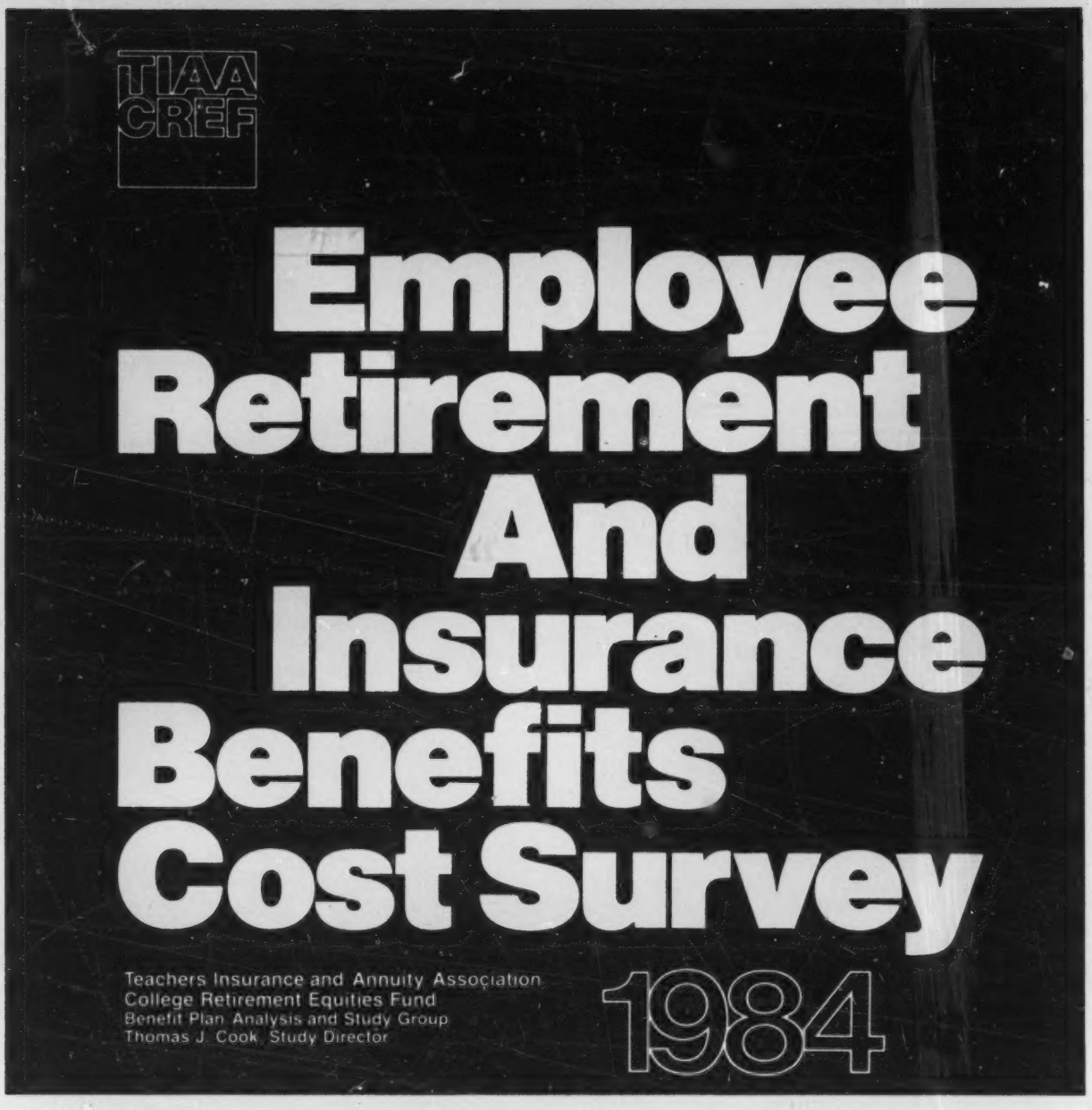
ment and insurance benefits, both legally-mandated and employer sponsored. Beginning with the 1981 survey the category covering payments for time not worked was eliminated. This category was dropped because its response rate was low and, in most cases, the data that were supplied were identified as estimates. Also, many institutions reporting in this category noted that the expenditures were for staff employees only and that no records were maintained for faculty vacation and holiday pay, etc. In order to focus the survey specifically on costs of retirement and insurance benefits, the 1983 survey eliminates the category, "Other Employer Expenditures." This category also had a smaller response, with expenditure reporting limited primarily to the cost of employee and dependents' education.

An institution may specifically compare its own retirement and insurance benefit expenditures with those reported in this study by filling out the questionnaire (printed at the end of this booklet) and by dividing each item to be compared by (1) total gross payroll and/or by (2) the average number of full-time equivalent employees (full-time employees plus the full-time equivalent of part-time employees) during the fiscal or calendar year 1983. The average employee figure for the year (denominator) is calculated as described in the preceding paragraph.

TABLE 26

Distribution of Responding Institutions by Type, Region and Size, and by Control

	QUESTIONAIRES MAILED	QUESTIONNAIRES RECEIVED	% OF TOTAL MAILED
TOTAL INSTITUTIONS	1189	639	53.7
INSTITUTIONAL CATEGORY			
UNIVERSITIES - TOTAL	133	79	59.4
PUBLIC	72	45	62.5
PRIVATE	61	34	55.7
LIBERAL ARTS COLLEGES - TOTAL	933	521	55.8
PUBLIC	235	108	46.0
PRIVATE	698	413	59.2
OTHER 4-YEAR INSTITUTIONS - TOTAL	123	39	31.7
PUBLIC	11	6	54.5
PRIVATE	112	33	29.5
REGION			
NORTHEAST - TOTAL	317	176	55.5
PUBLIC	51	24	47.1
PRIVATE	266	152	57.1
NORTH CENTRAL - TOTAL	349	221	63.3
PUBLIC	80	46	57.5
PRIVATE	269	175	65.1
SOUTH - TOTAL	396	178	44.9
PUBLIC	147	66	44.9
PRIVATE	249	112	45.0
WEST - TOTAL	127	64	50.4
PUBLIC	40	23	57.5
PRIVATE	87	41	47.1
SIZE			
SMALL - TOTAL	270	129	47.8
PUBLIC	4	3	75.0
PRIVATE	266	126	47.4
MEDIUM - TOTAL	604	341	56.5
PUBLIC	104	46	44.2
PRIVATE	500	295	59.9
LARGE - TOTAL	315	169	53.7
PUBLIC	210	110	52.4
PRIVATE	105	59	56.2



This is the fourth of a survey series covering expenditures for retirement and insurance benefits in higher education. The survey collects and publishes payroll-related data that have long been available in the business and industrial world, but not in higher education, either through HEGIS or other surveys. This survey covers data for the fiscal or calendar year ending in 1983.

The survey was initiated in response to growing interest on the part of college and university financial officers in having up-to-date information about the relation of benefit expenditures to total payroll. Such surveys in other sectors have been widely used in wage negotiations, government hearings, and employer-employee publications.

This survey is confidential. Only persons handling the research will see the responses of individual institutions. Data will be published in analytical form related to institutional type, control, region, and size. Each participating college and university receives a copy of the published report.

If completion of the questionnaire by an office other than your own would be more appropriate, would you please redirect the questionnaire. It is important to the survey that we have a response from your institution. If you have any questions, please do not hesitate to telephone me collect.

Your participation in the survey is greatly appreciated.

INSTRUCTIONS

Employee Retirement And Insurance Benefits Cost Survey

Expenditures for Fiscal or Calendar Year Ending in 1983

A. Total Gross Payroll. Include all wages and salaries paid in the fiscal or calendar year ending in 1983 to all hourly and salaried employees in all employee categories, full-time and part-time, excluding student employees.

B. Expenditures for Legally-Mandated Programs. Include all employer-paid Social Security taxes and employer payments (insured, self-insured, or direct payments) for Unemployment Compensation and Workers' Compensation.

C. Pension Plan Expenditures. Institutions whose employees are covered under public retirement system(s) (state or local) should include both institutional contributions to a public system and any payments made by the state or local government on behalf of the institution's employees. In some instances it may be necessary to estimate contributions to a public retirement system by multiplying the payroll of covered employees by an average percentage contribution rate, a figure that can be supplied by the retirement system.

Do not include *extra* contributions for tax-deferred annuities under salary-reduction agreements.

D. Other Benefit Plan Expenditures. Report net payments for the insurance coverages in this section after deducting any dividends or credits returned to the employer by the insurer, or expected to be returned based on experience during the reporting year.

Include under group life insurance any premiums for accidental death and dismemberment insurance (AD&D) coverage.

THIS SURVEY IS CONFIDENTIAL
Identity of individual institutions will not be disclosed. Data furnished will be published only in the form of totals for groups of institutions. Only persons handling the research will see your report.

Health care plans include insured or prepaid basic hospital-surgical-medical, major medical, comprehensive, payments to Health Maintenance Organizations, dental plans, vision-care plans, and self-insured health care plans.

Enter *combined* life and health expenditures only if you are unable to list these two expenditure categories separately.

Payments for long-term disability income insurance should include both insured and self-insured plans, but not the cost of disability benefits provided as part of a pension plan, as under many public retirement systems.

E. Employee Payroll Deductions. For the items in this section, report deductions from employee pay, that is, the employees own payments towards the listed benefit items.

For employee pension contributions, include only regular employee contributions (whether paid by deduction or under salary reduction agreements). Do not include *voluntary* extra contributions.

For life, health, and disability plan deductions, please include both regular and optional contributions made by employees.

F. Number of 1983 Employees. Report the number of full-time employees and the full-time equivalent of part-time employees (excluding student employees) at the beginning and end of the fiscal or calendar year ending in 1983.

Approximate or Incomplete Data
If you are unable to give exact data, please give estimates. If you are unable to break down the data items as requested in the questionnaire, note next to the entered item that it includes expenditures in another category.

Institutions Covered
If your data include other branches or campuses than indicated on the mailing label, please attach a list of these institutions.

CONFIDENTIAL

Please give actual data or best estimate.

Retirement and Insurance Benefits

TOTAL FOR FISCAL OR CALENDAR YEAR ENDING IN 1983 (OMIT CENTS)

A. Total Gross Payroll ..... $ (107)

B. Expenditures for Legally-Mandated Programs (employer's share only)

1. Social Security (FICA tax) ..... (17)
2. Unemployment Compensation ..... (26)
3. Workers' Compensation ..... (35)

Legally-Mandated Total $ (44)

C. Pension Plan Expenditures (employer's share only)

1. Payments to public retirement systems (Institutional contributions and any payments by state or local government on behalf of the institution) ..... (53)
2. Payments (premiums) to insured pension plans (including TIAA-CREF and other insured retirement plans) ..... (62)
3. Payments to private noninsured self-administered or trusteed pension plans ..... (208)
4. Supplementary or other payments under unfunded pension programs ..... (17)

Pension Plan Total $ (26)

D. Other Benefit Plan Expenditures (employer's share only)

1. Life insurance plans ..... (35)
2. Health care plans ..... (44)
   Check the following if included in your health care plan:
   ☐ Dental Care ☐ Vision Care ☐ Routine physical exams
3. Life and health care plans combined (for institutions unable to provide these figures separately) ..... (53)
4. Travel accident insurance ..... (62)
5. Long-term disability income insurance ..... (308)

Other Benefit Plan Total $ (17)

1984

E. Employee Payroll Deductions

1. Social Security (FICA tax)..... 326
2. *Regular* pension and annuity plan contributions (under either salary deduction or salary reduction agreements)..... 35
3. Life insurance plans..... 44
4. Health care plans..... 53
5. Long-term disability income insurance..... 62
6. Unemployment Compensation (in states requiring an employee contribution)..... 408
7. Cash sickness benefits insurance tax (certain states only)..... 17

Employee Deductions Total $ 26

F. Number of 1983 Employees

	Full-time Employees	Full-time Equivalent of Part-time Employees	Total
1. No. of employees at start of year	435 38 40	41 44 46	47 50 52
2. No. of employees at end of year	53 56 58	59 62 64	65 68 70

Remarks:

Please return the filled-out questionnaire to:

BENEFIT PLAN ANALYSIS AND STUDY GROUP
TIAA-CREF
730 THIRD AVENUE
NEW YORK, N.Y. 10017

(Name of Respondent—Please Print)

(Title)

( ) 71 73 74 76 - 77 80

(Area Code and Telephone Number)